



GSA Federal Consumer Information Center

The Consumer Action Handbook

2001 Edition

Federal Consumer Information Center

**How to Use This
Handbook**

Cars

**Money and
Credit**

Privacy

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Complaint
Letter**

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2001 Consumer Action Handbook

United States General Services Administration
Federal Consumer Information Center

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Single copies of the current **Consumer Action Handbook** are available free by writing **Handbook**, Federal Consumer Information Center, Pueblo CO 81009 or by calling 1-800-688-9889. The **Handbook** can also be viewed and ordered on the FCIC web site: www.pueblo.gsa.gov.

The 2001 **Consumer Action Handbook** will be current through summer 2002. To place your name on a mailing list to receive the 2002 **Handbook**, please call 1-800-688-9889. For information that is updated weekly, click on the **Handbook** at www.pueblo.gsa.gov.

Contributors

The Federal Consumer Information Center wishes to express its gratitude to the partners listed below who helped make possible the publication of the **2001 Consumer Action Handbook**.

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How To Use This Handbook

Part I - Before You Buy. This section contains general advice on steps to take when shopping for goods or services, warnings on what to watch out for, and specific information on how to shop for certain major items such as cars, credit and home improvements. Follow the suggestions and use the resources listed in this section when you're considering a purchase and want to make the best buy. Use the index beginning on page 141 to find information on specific topics.

Part II - After You Buy. Turn to this section if you have a problem after making a purchase, including finding legal advice or getting help from the media. Follow the form of the sample complaint letter to present your complaint most effectively.

Part III - Consumer Assistance Directory. Check here to find the most appropriate place(s) to file your complaint or ask a question. This section provides individual names, addresses, telephone numbers, TDD/TTY and fax numbers, e-mail addresses, and web sites for contacts in consumer organizations, corporations, trade associations, and government agencies at the city, county, state and Federal level. To save space, the web site addresses omit <http://> and begin with www to indicate access through the World Wide Web. These sites have a "contact us" button or provide another way to send your message directly to the company or agency.

We need your help to keep the **Handbook** up-to-date. Please report any changes to **Handbook Update**, Federal Consumer Information Center, 1800 F Street, NW, Rm. G-142, Washington, DC 20405, or e-mail catalog.pueblo@gsa.gov.

Part I Before You Buy

If you take the following steps and heed the warnings set out below, you have a good chance of avoiding problems and being happy about what you bought.

- **Decide in advance** exactly what you want and what you can afford.
- **Research the product or service** by using the following resources. (See Smart Shopping Online, page 29, for additional online research and shopping tips.)

Federal Consumer Information Center (FCIC)

Pueblo, CO 1-800-688-9889

TDD: 1-800-326-2996

www.pueblo.gsa.gov

FCIC, part of the U.S. General Services Administration, is a one-stop source of print and electronic Federal consumer information. FCIC can help you find information about Federal Government agencies, services, and programs. It can also tell you which office to contact for help with problems. FCIC does not handle consumer complaints, but it does enable

consumers to send complaints directly to companies and agencies through its web site. Click on the **Consumer Action Handbook**.

The free **Consumer Information Catalog** lists more than 200 free or low-cost Federal booklets on topics such as careers and education, cars, child care, the environment, Federal benefits, financial planning, food and nutrition, health, housing, small business and more. For a free **Catalog**, order from the web site or send your name and

address to Federal Consumer Information Center, Pueblo, CO 81009 or call 1-800-688-9889 TDD: 1-800-326-2996. Open 9 a.m. to 8 p.m. eastern time, M-F.

Go to www.pueblo.gsa.gov to:

- view and download free copies, or to order publications listed in the Catalog,
- search for topics of interest,
- link to other Federal agencies and consumer offices,
- get a calendar of upcoming events and the latest consumer news,
- find new publications and special resources that may not be available in print, and
- use links to send complaints.

Center for the Study of Services

733 15th Street, NW
Washington, DC 20005
202-347-7283
Fax: 202-347-4000

www.checkbook.org

This nonprofit organization publishes books and pamphlets to help consumers select a wide variety of goods and services, including doctors, hospitals and health plans; offers information and services to help consumers get good prices on new cars; and maintains an on-line database to help consumers shop for good

prices and desired features in big-ticket products, such as electronics and major appliances.

Consumers Union of U.S. (CU)

101 Truman Avenue
Yonkers, NY 10703-1057
914-378-2000

Fax: 914-378-2900

www.consumerreports.org

A nonprofit, independent organization, CU researches and tests consumer goods and services, publishing the results in its monthly magazine, **Consumer Reports**, as well as in other publications and media.

Consumer World Web Site

www.consumerworld.org

ConsumerWorld is a public service site, which has gathered over 1,700 of the most useful consumer resources on the Internet, and categorized them for easy access.

Cooperative Extension Service

The Cooperative State Research, Education, and Extension Service of the U.S. Department of Agriculture has been a source of information and assistance to consumers for decades. With an educator in nearly every U.S. county, Cooperative Extension brings the research-based knowledge of

the land grant universities directly to families and communities. Programs cover food and nutrition, housing, gardening, personal finance issues such as budgeting, borrowing, using credit wisely, saving for retirement and other goals, and more. **To locate your county office, check the blue pages of your phone book or call your county government.**

Libraries

You can find many of the publications mentioned in the **Handbook** at public libraries. Some university and private libraries also allow individuals to use their reference materials.

Check your local telephone directory for the location of nearby libraries.

U.S. Government Printing Office

Library Service Program
Stop: SLLD
Washington, DC 20401
202-512-1119
Fax: 202-512-1432

www.gpo.gov/su_docs/dpos/index.html

The Federal Depository Library Program provides public access to government information at nearly 1,400 libraries nationwide.

There is no universal three-day cooling off period.

Do not be misled into thinking that you have an automatic three-day or other cancellation period for all purchases. Only a few types of contracts give you a right to cancel. Federal law, for example, gives you the right to cancel certain door-to-door contracts within three days, and some states provide for cancellation periods for such things as health and dating club contracts. Check with your state and local consumer office (see page 70) for more information about cancellation rights.

FCIC is always updating the information in the **Handbook** and on our web site as well. Monthly **Consumer Focus** articles feature timely information on a variety of topics, new links are being added, and **In the News** helps keep you up-to-date. Visit us at www.pueblo.gsa.gov.

Ask friends and family for recommendations based on their experience.

- **Shop around.** Compare prices and get more than one estimate.
- **Learn about existing warranties** and compare them. To find out about warranties that may be required by law, call your state or local consumer protection office.
- **Check out a company's complaint record** with your local consumer affairs office (page 70) and the Better Business Bureau (page 117). Knowing the number of complaints is not enough. Find out, if you can, the nature of the complaints filed. If you are making a large purchase, it is a good idea to take a look at the actual complaint files and see how the company responded. A certain number of complaints against a small company may be more significant than the same number against a larger one.

- **Make sure that the company has all appropriate state and local licenses** and has complied with any other regulations. Occupational and professional licensing boards cover doctors, lawyers, and home improvement contractors, as well as other businesses. For more information, see page 70.
- **Read and understand any contract you are asked to sign.** Make sure that all the blanks are filled in and that any verbal promises made by the salesperson are also in writing.
- **Extended warranties or service contracts** offer a high margin of profit to the business. You need to decide whether the extra peace of mind you gain is worth the price. To find out

more, contact the Federal Trade Commission (see page 114) or your state or local consumer office (see page 70).

- Check out a seller's **refund and return policy** and get it in writing.
- **Consider paying by credit card.** If you later have a legitimate dispute with the seller, you do not have to pay a charge made on your credit card. For more information on credit card protection see page 16.
- **Check the index** at the back of this Handbook for more specific information, and **consult the Consumer Information Catalog** (see page 1) for other brochures and pamphlets on selected consumer topics.

Do not give out your credit card number, checking or savings account number, Social Security number, or other **personal information to any company you do not know.** See Identity Theft, page 27.

Why These Tips?

Every year the Consumer Federation of America and the National Association of Consumer Agency Administrators survey government consumer protection offices to find out what transactions generate the most complaints. The most recent “winners” were new and used car sales, auto repair, home improvement, retail sales, credit and lending, mail order, and auto leasing. Here are suggestions to help you avoid problems during these and other consumer transactions. **For addresses, telephone numbers, and web sites of government offices and other organizations listed in this section, please consult Part III: Consumer Assistance Directory, page 35.**

Car Repair, Buying, Leasing and Renting

Two web sites with general information on many of the topics below are www.Edmunds.com and www.lectlaw.com. Consumerworld.org has links to many online resources. Click on shopping.

Car Repair

- **Choose a reliable repair shop** recommended to you by family or friends or an independent consumer rating organization. Check out the repair shop's complaint record with your state or local consumer protection office or Better Business Bureau.
- When you take the car to the shop, **describe the symptoms**. Don't diagnose the problem.
- **Get more than one estimate** in writing.

- **Make it clear that work cannot begin until you have authorized it.** Don't authorize work without a written estimate or, if the problem can't be diagnosed on the spot, insist that the shop contact you for your authorization once the trouble has been found.
- **Don't sign a blank repair order.** Make sure the repair order reflects what you want done before you sign it.
- **Is the repair covered under warranty?** Follow the warranty instructions.
- **Ask the shop to keep the old parts for you.**
- **Get all warranties in writing.**
- **Some car manufacturers may be willing to repair certain problems without charge even though the warranty has expired.** Contact the manufacturer's zone representative or the dealer's service department listed on page 66 for assistance.
- **Keep copies of all paperwork.**
- Some states, cities and counties have special laws that deal with auto repairs. **For information on the laws in your state, contact your state or local consumer protection office (page 70).**

Buying a Car: New or Used

- **Comparison shop.**
- **Research options** by reading Consumer Reports (www.consumerreports.org), Popular Mechanics (www.popularmechanics.com)

and Motor Trend (www.motortrend.com) for performance, service, and safety ratings. Visit www.autoweb.com, www.autovantage.com, www.carpoint.com or www.autobytel.com to get quotes and purchase online.

- **Don't buy on impulse** or because the salesperson is pressuring you to make a decision.
- **Read and understand every document you are asked to sign.** Do not sign anything until you have made a final decision to buy.
- **Handle your car trade-in, purchase, and financing as three separate transactions** to get the best deal on each.
- **Shop in advance for the best deal in financing at your credit union, bank or finance company.** When you finance a car, the finance charge must be stated as an Annual Percentage Rate (APR).
- **Compare their Annual Percentage Rate** and total finance charge with financing offered by the dealer.
- **Look at the total cost**, not just the monthly payment.
- **Get a written price quote** before you talk about your trade-in or dealer financing.
- **Don't take possession of the car until the financing paperwork is final.**
- **Avoid high-profit, low-value extras** sold by dealers, such as credit insurance, extended service

contracts, auto club memberships, rustproofing and upholstery finishes. **You do not have to purchase credit insurance in order to get a loan.** See credit insurance, page 15.

- **Check the complaint records** of car dealers with your state or local consumer protection agency or Better Business Bureau.
- **Read the “Buyers Guide” sticker required to be displayed in the window of the car.** It gives information on warranties, if any are offered, and provides other information.

Do not be misled into thinking that you have an automatic three-day cancellation period for all purchases. You can only legally cancel a few types of contracts.

- **If the “warranty” box is checked off on the “Buyers Guide,” ask for a copy** and review it before you agree to buy the car.

Buying a New Car

- **Evaluate your needs and financial situation.**
- **Test drive several models** before you make a final choice.
- **Find out the dealer’s invoice price for the car and options.** This is what the manufacturer charged the dealer for the car, not counting any rebates, allowances or other incen-

tives that reduce the cost to the dealer. You can order this information for a small fee from consumer publications you can find at your local library.

- **Find out if the manufacturer is offering rebates** that will lower the cost.
- **Get price quotes from several dealers.** Find out if the amounts quoted are the prices before or after the rebates are deducted.
- **Inspect and test drive** the vehicle you plan to buy.
- **Dealer finance managers may try to “flip” your purchase to a lease,** ignoring the agreed upon sales price and the promised allowance on the trade-in. Examine dealer documents carefully to make sure you are buying, not leasing, the vehicle. **Look for a balloon payment and “base mileage” disclosures that indicate a lease** instead of a finance contract.

Lemon Laws

States with new car “lemon laws” **allow the owner a refund or replacement when a new vehicle has a substantial problem that is not fixed within a reasonable number of attempts.** Many specify a refund or replacement when a substantial problem is not fixed in four repair attempts or the car has been out of service for 30 days within the first 12,000 miles/12 months. If you believe that your car is a lemon:

- **contact your state or local consumer protection office** (see page 70) for information on the laws in your state and the steps

you must take to resolve the situation;

- **give the dealer a list of symptoms** every time you bring it in for repairs; keep copies for your records;
- **get copies of the repair orders** showing the reported problems, the repairs performed and the dates that the car was in the shop; and
- **contact the manufacturer, as well as the dealer, to report the problem** (page 66). Some state laws require that you do so to give the manufacturer a chance to fix the problem. Your owner’s manual will list an address for the manufacturer.

Buying a Used Car

- **Find a car that the dealer covers with a warranty by checking the “Buyers Guide” posted on used cars.** Select a car with at least a 30-day, 100% warranty where the dealer agrees to pay all repair costs for covered items. **Avoid “As Is - No Warranty” cars.**
- **Choose a safe car.** Look for the current safety inspection sticker required by your state. Call the National Highway Traffic Safety Administration toll-free number (1-800-424-9393) to **see if the manufacturer has recalled the car** for safety defects. If it has been recalled, ask the dealer for proof that the defect has been repaired.
- Check with your state motor vehicle department to **research the car’s title history.** Make sure the car

is not a “lemon buy-back,” salvaged, or wrecked car.

Get the written mileage disclosure statement

required by federal law from any seller and make sure it matches the odometer reading on the car.

Check the title to the car before you sign on the dotted line.

- **Look carefully at the car in full daylight. Take it for a test drive. Have the car inspected by YOUR mechanic,** and pay for a diagnostic test. Ask the mechanic if the car would pass a safety inspection so that you can ask the dealer to make repairs before you buy the car. Check out the frequency of repair records for used cars in Consumer Reports magazine that you can find at the library.
- **Check prices at the library with the NADA Official Used Car Guide** or used car pricing services. The Kelly Blue Book is on the web at www.kbb.com.
- Some states have laws giving extra protection to used car buyers. **Contact your state or local consumer protection office to find out what rights you might have.**

Buying from a Private Individual

Consider buying a used car from someone you know. You can get a reliable car for a lower price from the original owner who knows the car's service and repair record. But **private sellers generally have less responsibility than dealers for defects or other problems.**

- **Check with your state's motor vehicle department on what paperwork you will need to register a vehicle.**
- **Make sure the seller isn't a dealer posing as an individual.** That might mean the dealer is trying to evade the law and might be an indicator of problems with the car. Look at the title and registration. Make sure the seller is the registered owner of the vehicle.
- **Ask the seller lots of detailed questions about the car.**

Car Leasing

When you lease, you pay to drive someone else's vehicle.

Although leasing can involve lower monthly payments than a loan, at lease end, you still have no ownership or equity in the car. The Consumer Leasing Act requires leasing companies to disclose standardized information to lease customers. In addition to the information disclosed on a standardized form, **you should always ask for an itemization of the capitalized cost. Shop as if you're buying a car.** Negotiate all the lease terms, including the price of the vehicle. Lowering the lease price will help reduce your monthly payments. **Get all the terms in writing. Ask about standards for wear and use.** Dings that you may regard as normal wear and tear may be billed as significant damage at the end of your lease. **Ask the dealer to give you an example of the early termination charges,** for example, if the car is totaled six months after the lease is signed. **Expect to pay a substantial charge if you give the car up before the end of**

your lease. Most leases allow you to drive 12,000 to 15,000 miles a year. Expect a charge of 10 to 25 cents for each additional mile. Make sure the manufacturer's warranty covers the entire lease term and the number of miles you are likely to drive. Get every item of equipment listed on the lease. Otherwise, you could be charged for “missing” equipment at the end of the lease. **Before you sign the deal, take a copy of the contract home and review it carefully away from any dealer pressure.** Be alert for any charges that were not disclosed at the dealership, like conveyance, disposition, and preparation fees. Make sure you got credit for any trade-in. **You do not have an automatic three-day right to cancel a lease after you sign it.** When you finance a car, the finance charge must be stated as an Annual Percentage Rate (APR). There is no similar requirement for disclosing the cost of leases. **“Lease rates” or “money factors” do not have standardized definitions and are not equivalent to an APR.**

Auto Service Contracts

Dealers may try to sell you an **auto service contract or “extended warranty”** when you buy a new or used car. A warranty comes with a new car and is included in the original price of the vehicle. A service contract is sold separately and is a promise to pay for certain repairs or services. **Service contracts are usually high-profit add-ons, costing hundreds to more than \$1,000.** The service contract may duplicate warranty coverage you get from the manufacturer or dealer. **Ask these questions:**

- Does the dealer, the manufacturer, or an independent company back the service contract?
- What happens to your coverage if the dealer or administrator goes out of business?
- How are claims handled?
- Can you choose among several service dealers or repair centers or do you have to return to one dealer?
- Is your car covered if it breaks down on a trip or if you move out of town?
- Do you need prior authorization for repair work? Common repairs for parts like brakes and clutches generally are not included in service contracts. **Watch out for exclusions that deny coverage for any reason and other terms that could cost extra when repairs are made.** Failure to keep up manufacturer's recommendations for routine maintenance can void the service contract. The contract may prohibit you from taking your car to an independent station for routine maintenance or performing the work yourself.

Vehicle Repossessions

When you borrow money to buy a car, you should know that:

- **The lender can repossess if you miss a payment** or for any default (a violation of the contract).
- **The lender can repossess without advance notice.**
- After repossession, the lender might be able to accelerate, meaning **the lender can require the borrower to pay off the entire balance of the loan** in order for the borrower to get the vehicle back.
- **The lender can sell the vehicle at auction.**
- **The lender might be able to sue the borrower** for the deficiency if it sells the car for less than the borrower owes. This is true even in voluntary repossessions.
- **The lender cannot commit a "breach of the peace,"** for example, breaking into a home or physically threatening someone, in the course of a repossession.
- **If you know you're going to be late with a payment, talk to the lender to try to work things out.** If the lender agrees to a delay or to modify the

contract, be sure you get the agreement in writing. Some states have laws that give consumers additional rights. Contact your state or local consumer protection office for more information (see page 70).

Renting a Car

Federal law does not cover short-term car and truck rentals, but some state laws do. Contact your state or local consumer protection office (see page 70) for information or to report a complaint.

- **Collision Damage Waiver (CDW)**, in states that allow it, is an optional charge of \$9 to \$13 a day by the rental company. If you decline to pay extra for CDW, you accept responsibility for any damages. Rental companies also may sell loss of use and liability insurance. **Check with your insurance agent in advance, so you do not duplicate coverage you already have.**
- **If you pay by credit card**, some rental companies will place a hold or freeze on your account during the rental period.
- **Carefully inspect the vehicle** and its tires before renting.
- **Check refueling policies and charges.**

Credit and Sublease Brokers

These are con artists who prey on people who have bad credit and who cannot get car loans.

"Credit brokers" promise to get a loan for you in exchange for a high fee. In many cases, the "broker" takes the fee and disappears.

"Sublease brokers" charge a fee to arrange for you a "sublease" or "take over" someone else's car lease or loan. Such deals usually violate the original loan or lease agreement. Your car can be repossessed even if you've made all of your payments. You also might have trouble insuring your car.

Home

Home Improvement

Most home improvement loans are secured by a mortgage on your home. It's better not to finance expensive credit insurance (see page 15) or to consolidate other debts into this loan. Your home will be at risk for every extra dollar you borrow. **If you don't make your payments, you could lose your home.**

- **Plan ahead.** Know what you want or need to have done before contacting a contractor.
- **Ask family and friends** for recommendations.
- **Get at least three written estimates** from contractors who have come to your home to evaluate what needs to be done. Be sure the estimates are based on the same work so that you can make meaningful comparisons.
- **Contact your local or state consumer agency and Better Business Bureau for information on contractors' licensing or registration requirements and complaint records.** Some states require licensees to pass tests for competency and scrutinize licensees for financial solvency. Some states also have a fund to cover some financial losses that result from problems with licensed contractors.
- **Get references** and talk to people for whom the contractor has done similar work.
- **Get the names of suppliers** and ask if the contractor makes timely payments.
- **Contact your local building inspection department to check for permit and inspection requirements.** Be wary if the contractor asks you to get the permit. It could mean the firm is not licensed.
- **Be sure your contractor has the required personal liability, property damage and worker's compensation insurance** for his/her workers and subcontractors. Check with your insurance company to find out if you are covered for any injury or damage that might occur.
- **Insist on a complete written contract.** Know exactly what work will be done, the quality of materials that will be used, warranties, timetables, the names of any subcontractors, the total price of the job and the schedule of payments.
- **You have cancellation rights (usually three business days) in home improvement contracts.** Cancellation rights entitle you to get out of the contract without penalty, although you may be liable for any benefit received. You may be covered under both state and federal law.
- **Understand your payment options.** Compare the cost of getting your own loan vs. contractor financing.
- **Try to limit your down payment.** Find out if your state laws specify that only a certain percentage of the total cost may be made as a down payment.
- **Don't make final payment or sign an affidavit of final release until you are satisfied with the work and know that subcontractors and suppliers have been paid.** State lien laws may allow unpaid subcontractors and/or unpaid suppliers to attach your home.
- **Check to see if state or local laws limit the amount by which the final bill can exceed the estimate,** unless you have approved the increase.
- **Pay by credit card when you can.** Under federal and state law, in most cases, you have the right to assert any claims or defenses you have against the seller of the goods or services against the credit card company. This generally means that if the goods or services are defective, you can refuse to pay the credit card company until the problem is corrected.
- **Be especially cautious if the contractor:**
 - comes door-to-door or seeks you out;
 - just happens to have material left over from a recent job;
 - tells you your job will be a "demonstration;"
 - offers you discounts for finding him/her other customers;
 - quotes a price that's out of line with other estimates;
 - pressures you for an immediate decision;
 - offers exceptionally long guarantees;

-can only be reached by leaving messages with an answering service;

-drives an unmarked van or has out-of-state plates on his/her vehicle; or

-asks you to pay for the entire job up front.

Home Financing

When shopping for a mortgage to buy a house, educate yourself.

- Read the real estate section of your local newspaper to find out the current interest rates.
- Check the rates for 30-year mortgages, 15-year mortgages and adjustable rate mortgages. Ask the lending institution to explain the differences.
- Know your lending institution.
- Request information from the Federal Trade Commission (p. 114), the Federal Reserve Board (p. 114), and the Department of Housing and Urban Development (p. 110).
- Visit the numerous web sites providing home buying information. Good gateways to these web sites are www.pueblo.gsa.gov and www.consumerworld.org. Click on housing and/or money.

Home Equity Lending

- **Your first decision is whether you need a revolving line of credit or a one-time, closed end loan.** A revolving line of credit enables the homeowner to choose when and how to borrow against the

equity in the home. In a closed end loan, the homeowner receives a lump sum for a particular purpose, such as remodeling or tuition.

- Although a home equity loan might allow you to take tax deductions you could not take with other types of loans, **your home will be at risk if you cannot make the monthly payments.**
- **When comparing home equity loan offers, ask:**
 - What is the minimum monthly payment?
 - Is there a maximum?
 - What is the annual percentage rate?
 - If the interest rate is adjustable, how much can it increase at one time?
 - Is there a maximum rate?
- **Ask about** annual fees or transaction fees.
 - How large a credit line is available for a revolving line of credit?
 - How long is the term of the closed end loan?
 - What are the initiation fees for a closed end loan?

Home Equity Fraud

Some companies offering home equity loans are only interested in how much money they can make. **To avoid becoming a victim of home equity fraud:**

- **Apply for a home equity loan through a bank first.** Bank loans are likely to cost less than loans offered by finance companies.
- **Be especially careful if responding to home solicitations.** Many home salespeople are very skilled

at persuading you to buy things you don't need or want.

- **Read everything** before you sign it.
- **Keep a copy** of everything you sign.

Reverse Mortgages

- If you own your home, a reverse mortgage loan will pay you in monthly advances or through a line of credit. Reverse mortgages convert home equity into cash with no repayment required for as long as borrowers live in their homes. **Because you're drawing on the value of your home, there will be less equity for you and your heirs in the future.**
- Because of the complex nature of reverse mortgages, you may wish to **seek the advice of an attorney, financial advisor or accountant before taking out this type of loan.**
- Interest rates on this type of loan may be higher and are charged on a compound basis. Application fees, points and closing costs also may be higher than other types of loans. Interest rates are not deductible on your income taxes until you repay the loan in full. **There can be dramatic differences between reverse mortgages, so shop around.**

For more information about home equity lending, fraud or reverse mortgages contact your state consumer protection office (see page 70), the HUD Housing Counseling Clearinghouse at 1-888-466-3487, the FTC (p.114), or the National Consumer Law Center (p. 127).

Avoiding Investment Fraud

Deceptive or fraudulent sales pitches for investments often misrepresent or leave out facts in order to promote fantastic profits with little risk. No financial investment is risk-free and a high rate of return means greater risk. Beware if a salesperson:

- **Tells you to borrow money** on a credit card, take out a mortgage on your home, or cash in your IRA to invest in commodities;
- **Pressures you to invest immediately**, and then sends an overnight courier service to pick up your check and give you forms to sign;
- **Promises quick profits**;
- **Downplays the risk disclosure documents** and statement, which are required by Federal law, as just a formality;
- **Tells you to write false information** on your account form, for example, to overstate your income;
- **Sends information that is not printed on letterhead stationery** or has typographical errors;
- **Does not send your money promptly** when you order the broker to close a trade and send you your balance;
- **Offers to share inside information**; or
- **Uses words like "guarantee," "high return," "limited offer," or "as safe as a C.D."**

Investing Wisely - Commodity Futures

Only commodity brokers registered with the U.S. Commodity Futures Trading Commission (CFTC) can sell exchange-traded futures contracts and options on futures to the public lawfully. The National Futures Association (NFA), a CFTC-designated self-regulatory organization, has a **toll-free hotline at 1-800-676-4NFA (4632) to verify registration and disciplinary history (including customer complaints) of futures/options firms and salespersons.** From outside the United States, call 312-781-1410. See page 107 for how to contact CFTC and page 133 for NFA.

Securities

Before making a securities investment in stocks, bonds or mutual funds, you should get written financial information such as a prospectus or annual report. Select a broker or investment adviser who understands your financial objectives. Interview two or three to compare experience, education and professional background. **Call the National Association of Securities Dealers, Inc. (NASD) toll-free on 1-800-289-9999 to find out about the disciplinary history of the broker.** Call your state securities regulator (see page 95) to see if the investment and the salesperson are registered in your state, and to obtain any disciplinary information.

- **Understand how the broker or investment adviser is paid.** What fees will you pay to purchase, sell or maintain the account?
- **If you have a problem** with your broker or your account, talk with the firm's

manager. If you can't resolve the problem, contact the U.S. Securities and Exchange Commission (see page 115) or your state securities regulator (see page 95).

- **Read magazines** like Money, Kiplinger's Personal Finance and Fortune for investment advice.
- **Visit the numerous web sites** providing personal finance information. Good gateways to these web sites are www.pueblo.gsa.gov and www.consumerworld.org. Click on money.

Day Trading

Unlike longer term investments for college or retirement, day trading seeks profits based on short-term fluctuations in the prices of stocks. You gamble on whether the price of a stock will rise or fall. **Unless you are extremely knowledgeable about stocks and how the stock market works, you should not engage in day trading.** For more information, call the U.S. Securities and Exchange Commission (see page 115) or your state securities regulator (see page 95).

Utilities

Electricity

Most consumers get their electric service from a local private or public utility company or from a cooperative. The electric utility industry is restructuring, however, and in several states consumers will be able to select an electric supplier. Ask your state utility commission (page 99) for information about your own

state. **Ask:**

- Has our state restructured the electric industry?
- What protection do I have against slamming (unauthorized switching of providers)?
- Do you have consumer information to help me decide which service to purchase?
- Do you license sellers of electricity?
- Do you have a list of companies that can do business in our state?
- Where do I complain about unfair marketing, sales, and service practices?

If you have a choice in electric suppliers, ask:

- How much will it cost? How long can I depend on this rate?
- Who do I call if I have a problem with service?
- What is your experience in providing reliable service?
- Can I have a sample of a bill I might receive if I purchase electricity from your company?
- What are the terms and conditions of service?
- Do you have a local customer service office?
- Do you have a privacy protection policy?

Natural Gas

Call your state utility commission (page 99) for a list of licensed suppliers. **Ask companies:**

- Does your price include distribution and sales tax, and are there any other fees

I will be charged that are not included in this price?

- What are the terms and conditions of the agreement?
- What information do I have to provide you to enroll me? Do you have a privacy policy?
- Are there fees if I cancel my agreement before it is up? What are they?
- What are the cancellation terms?
- What is the length of the agreement, and what happens when it is over?
- Do you have a local customer service office?

Water

The majority of consumers rely on local utilities to produce a safe and ample supply of water. Your local water agency is responsible for sending you an annual Consumer Confidence Report that should list the source of your water, what contaminants may be in the water, and information on the safety levels of contaminants and their effects on health. For more information **call the Environmental Protection Agency's Safe Drinking Water Hotline** at 1-800-426-4791 or visit EPA's web site at www.epa.gov/safewater.

Telephone Services

Now you can choose your long-distance carrier as well as your local toll and/or local phone service if there is competition in your area. An increasing number of companies sell optional services such as voice mail, call waiting, caller ID, paging, and wireless service.

The National Consumers League maintains a web page to help you understand all of the charges on your phone bills and help you recognize fraud: www.ncl.net.org/phonebill/index.html.

Calling Plans and Other Services

Think first about how you use the telephone.

- Where do you call most often?
- What time of day or day of the week?
- Do you want to get messages and if so, do you need voice mail or will an answering machine do?
- Is it worth the cost for extra services like call waiting and caller ID?
- Do you need a wireless phone or pager?

With these answers, you can compare services and prices. You may want a package deal from one company or services from different companies.

- **Find out how companies' services work**, including whether there are minimum use, time-of-day or distance requirements, flat monthly fees, or special plans. For example, wireless service may be cheaper than regular local service if you don't make many calls.
- **Get the information in writing** and don't be pressured into an immediate decision.
- **Make sure you're comparing similar plans** and features to determine the best rates. The Telecommunications Research and Action Center, a nonprofit group, offers information

about residential and small business long-distance rates, and wireless service. Contact TRAC at P.O. Box 27279, Washington, DC 20005 or visit its web site at www.trac.org.

Pre-paid Calling Cards

Many drug and grocery stores sell pre-paid calling cards, and they are sold online, too. **Before buying one, know the:**

- per-minute rate;
- connection fee;
- maintenance fee; and
- expiration date.

To avoid being slammed or crammed:

- **Read fine print on contest entry forms and coupons.** You could be agreeing to switch your

a survey or pretend to be a government agency!

- **Warn family members and employees.** Be sure that only those authorized talk to a company about telephone service.
- **Beware of “negative option notices.”** You’ll be switched or signed up for optional services unless you say no.
- **Look at your telephone bill carefully every month** — especially the pages that show the details.

Fraudulent companies may switch your phone service or add new services to your bill as a result of your calling a pay-per-call service (see page 13).

Don’t be Slammed or Crammed

Slamming is the illegal act of switching your long distance, local toll or local telephone company without your permission. On your phone bill, you may find:

- a different company name or
- phone charges that are much higher than normal.

Cramming is when companies add charges to your telephone bill for optional services you never agreed to such as voice mail or club memberships. You may not notice these monthly charges because they’re relatively small — \$5 to \$30 dollars — and look like your regular phone charges.

phone service or buy optional services.

- **Watch out for impostors.** Companies may falsely claim to be your regular phone company and offer some type of discount plan or bill consolidation. They may also say they’re taking

Resolving Slamming or Cramming Problems

Under Federal Communications Commission rules, no telecommunications carrier can arrange to switch your service to its own without verifying that you agreed. **If you’ve been slammed:**

- **ask your local phone company to switch you back** to your original company at no charge;
- **tell the original company you’re switching back,** and ask to be enrolled in your previous calling plan; and
- **contact the company that slammed you,** whose name and number is on the bill, to exercise your rights regarding those charges.

Generally, consumers can’t be held liable for services they never agreed to buy. **If you’ve been crammed:**

- **call the number that appears on the page where the charges are detailed;**
- **tell your local phone company,** which provides the billing service, that you are disputing the charges and that you plan to deduct them from your bill payment; and
- **if the service provider insists that the charges are valid,** contact your local or state consumer protection agency (see page 70) or state public utilities department (see page 99).

Your phone service cannot be shut off for refusal to pay for unauthorized services. For more information about FCC rules, call 1-888-225-5322 or go to its web site at www.fcc.gov and click on Consumer Info.

Pay-Per Call Services

You can get everything from recorded sports scores to live psychic readings by calling 900 numbers that provide information or entertainment services.

These numbers are sometimes also used to conduct surveys or contests, or for charitable fundraising. The “information provider,” the company or organization you’re calling, sets its own price for the service, and usually bills you through your local telephone company.

Consumer Rights

The federal Telephone Disclosure and Dispute Resolution Act requires advertisements for pay-per-call services to tell you:

- **the cost of the call.** It may be a flat rate, a per-minute charge, or calculated on some other basis. The ad must also state the most you can be charged, if that can be determined, and any minimum or additional charges that you might have to pay;
- **the odds of winning** or the factors that determine your chance of winning any sweepstakes, prizes or awards, and how you can enter any contest without calling the 900 number;
- **if it’s a private company offering information about Federal programs** and that the company is not endorsed, approved or authorized by the government; and
- **for services directed primarily to children under the age of 18**, that they need their parents’ consent to call the number.

The rules bar advertising pay-per-call services directed to children under age 12 unless they are for legitimate educational services.

If the charge for pay-per-call services will be more than \$2, you should hear the following

information when you dial the number:

- The **company or organization name** and a description of services;
- **the cost** of the call;
- **a notice that you can hang up without any charge within a certain time after a signal.** You can’t be charged for listening to the preamble; and
- **a warning to kids under 18** that they need their parents’ consent to stay on the line.

Toll-Free Numbers and Pay-Per-Call

Generally, 800, 888, or 877 numbers are toll-free. However, **charges for pay-per-call services through 800, 888, and 877 numbers are allowed if you:**

- **sign a written contract** that describes the service and how much it will cost, or;

- **agree verbally** providing your credit card, charge account, debit or calling card number to pay for the charges.

It’s illegal to be connected to a 900 number pay-per-call service through a toll-free number, or for a pay-per-call service to call you back collect after you dialed a number that you thought was toll-free. Both the FCC and the FTC have rules concerning pay-per-call numbers. For contact information see pages 113 and 114.

You have the right to dispute pay-per-call charges if:

- you didn’t make the call;
- the amount you’re billed is incorrect;
- the services were misrepresented;
- you are charged for calling a toll-free number without an agreement; or
- a credit you’re owed doesn’t show up on the bill.

Pay-Per-Call Charges: Protect Yourself

- Don’t make the call if you don’t know the cost.
- Be wary of promises for free gifts or prizes.
- Find out how free minutes really work.
- Watch out for phony offers of financial assistance.
- Don’t stay on hold, you’ll be charged for that time.
- Don’t respond to messages to call pay-per-call numbers. Fraudulent pay-per-call services may leave messages pretending to be calling about a family emergency, a prize or a debt.
- If you use a pay-per-call service, look for new unauthorized monthly charges on your phone bill. (See page 12, cramming.)

Your local and long-distance telephone service cannot be disconnected if you refuse to pay for disputed pay-per-call charges.

- **Act promptly** — you generally have 60 days to dispute the charges. If they appear on your phone bill, call the local or toll-free number that is listed on that page.
- **Note** who you spoke to and what was said.
- **Follow up with a letter**, keeping a copy that explains the problem and confirms your conversation.
- **Deduct the charges** you are disputing and pay the rest of your bill by the due date. You should hear back from the company within 40 days and the problem should be resolved within 90 days.
- **If the charges appear on your credit card bill, follow the instructions on the bill for disputes.** The information provider can pursue the matter through a collection agency or other

legal means, including reporting the debt to a credit bureau. If you're contacted by a collection agency, explain in writing why you dispute the charges. You can also put a written explanation in your credit report.

You may have other rights according to state law. Check with your state or local consumer protection agency (see page 70) or state utilities department (see page 99).

If the dispute concerns information services provided through a number that may not be covered by the pay-per-call rules, such as foreign phone numbers, find out if you have any protection under state law. You may have to work out a payment agreement with your long-distance company to avoid losing your service. **To prevent 900 number calls or foreign calls from being made, you can request "blocking" from your local phone company for free or for a reasonable charge.**

Foreign Phone Numbers
Information and entertainment services can get around pay-per-call rules by using

foreign phone numbers. Most foreign phone numbers require dialing 011 first, but some are dialed just like long-distance numbers in this country, beginning with 1 and then a three-digit area code such as 809 (the Dominican Republic) or 758 (St. Lucia). **If you don't know if a number is domestic or foreign, call the operator and ask.**

Money and Credit

Loans

A number of Federal state and local agencies regulate banks and other financial institutions. Check the table of contents or the index for specific information about how to reach these offices by mail, fax, telephone, E-mail and through the Internet. For information about: **mortgage loans** see Home Financing (page 9); **home improvement loans** see Home Improvement (page 8); **car loans** see Buying A Car: New or Used (page 4).

Payday Loans

In a typical payday loan, a consumer would write a personal check for \$115 to borrow \$100 for two weeks (until payday). The annual percentage rate

State chartered banks that are not members of the Federal Reserve System are regulated by the Federal Deposit Insurance Corporation. See page 113.	State chartered banks and trust companies that are members of the Federal Reserve System are regulated by the Federal Reserve System. See page 114.	Banks with national in the name or N.A. after the name are regulated by the Comptroller of the Currency, U.S. Department of the Treasury. See page 111.
Federally chartered credit unions are regulated by the National Credit Union Administration. See page 115.	Federal savings and loans and Federal savings banks are regulated by the Office of Thrift Supervision. See page 112.	State chartered banks are regulated by State banking authorities. See page 87.

(APR) in this typical example is 390%. In 19 states payday loans are illegal. **Avoid payday loans by:**

- asking for more time to pay a bill,
- seeking a traditional small loan, or
- using a cash advance on your credit card.

For more information about payday loans, contact your state banking authority (p. 87), Consumer Federation of America (p. 126) or U.S. Public Interest Research Group (p. 128).

Credit Insurance

Creditors have an incentive to sell credit insurance because they are the primary beneficiaries. They make money from the sale of insurance and they make money when you pay the insurance premium as part of your loan. **Four common abuses in selling credit insurance are:**

- involuntary or pressured sales,
- overcharging,
- incomplete coverage, and
- post-claim ineligibility determination.

For more information, contact the National Consumer Law Center (p. 127).

Credit Access and Use Equal Rights

The Equal Credit Opportunity Act guarantees you equal rights in dealing with anyone who regularly offers credit, including banks, finance companies, stores, credit card companies and credit unions. A creditor is someone to whom you owe money. **When you apply for credit, a creditor may not:**

- ask about or consider your sex, race, national origin or religion;
- ask about your marital status or your spouse, unless you are applying for a joint account or relying on your spouse's income or you live in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas and Washington);
- ask about your plans to have or raise children;
- refuse to consider reliable public assistance income or regularly received alimony or child support; or
- discount or refuse to consider income because of your sex or marital status or because it is from part-time work or retirement benefits.

You have the right to:

- have credit in your birth name, your first name and your spouse's last name, or your first name and a combined last name;
- have a co-signer other than your spouse if one is necessary;
- keep your own accounts after you change your name or marital status or retire, unless the creditor has evidence you are unable or unwilling to pay;

Credit Insurance

It is almost always better to insure yourself against income loss or death by purchasing regular life or disability insurance instead of credit insurance. When you finance cars, consumer goods, mobile home sales, and residential mortgages, salespeople may try to sell you four types of credit insurance:

- credit property: insures against damage or loss to whatever item secures the loan
- credit life: pays the loan balance in case of death
- credit disability/accident and health: temporarily makes loan payments in case of accident or ill health
- involuntary loss of income: temporarily makes loan payments if you're laid off

- know why a credit application is rejected; the creditor must give you the specific reasons or tell you of your right to find out the reasons if you ask within 60 days;
- have accounts shared with your spouse reported in both your names; and

If you want to be removed from lists for unsolicited credit and insurance offers, ask the credit reporting agency (see page 18 for the phone numbers of national credit bureaus) for a form to complete that will permanently keep your name off the lists drawn from credit file information.

- See page 25 for Reducing Unwanted Mail, Telephone, and Email Solicitations.

- know how much it will cost to borrow money. **The Truth in Lending Act requires a lender to inform you of the cost to borrow, so that you can compare the cost and terms of credit offered by various lenders.**

Credit Cards

Choosing a Credit Card

Consider and compare all terms, including the following, before you select a card:

- **Annual Percentage Rate (APR)** —the cost of credit as a yearly rate.
- **Free or Grace Period** — allows you to avoid any finance charge by paying your balance in full before the due date. If there is no free period, you will pay a finance charge from the date of the transaction, even if you pay your entire balance when you receive your bill.
- **Fees and Charges** —most issuers charge an annual fee; some also might charge a fee for a cash advance or if you fail to make a payment on time or go over your credit limit.
- **Credit Card Insurance** - is unnecessary because it duplicates protections you already have under law in case your credit card is lost or stolen. (See page 16, Using a Credit Card.)
- **Get all terms and fees in writing**, including whether a deposit is required.
- **Apply directly to the card issuer.** Don't give money to a company that offers to get you a credit card for a fee. You may not get a card or your money back.
- **Beware of "credit cards" that only allow you to buy from their own catalogs.**
- **Avoid companies that promise instant credit** or guarantee you a credit card "even if you have bad credit history." No one can guarantee you credit in advance.
- **Be cautious of offers for secured credit cards.** These cards usually require you to set aside money in a separate bank account in an amount equal to the line of credit on the card to guarantee that you will pay the credit card debt. Some of these offers advertise that secured cards can be used to repair a bad credit record, but no matter how well you handle this account, your payment history on your past debts still will be taken into consideration when you apply for credit, employment or housing.

Using a Credit Card

Protect your credit record.

- **Pay bills promptly** to keep finance charges low and to protect your credit rating.
- **Keep track of your charges** and don't exceed your credit limit.
- **Report any change of address** prior to moving, so that you receive bills promptly.

If your card is lost or stolen, you are not liable for any charges if you report the loss before the card is used. If the card is used before you report it missing, the most you will owe is \$50.

Credit Billing and Disputes

The Fair Credit Billing Act applies to credit card and charge accounts and to overdraft checking. It can be used for:

- billing errors;
- unauthorized use of your account;
- goods or services charged to your account but not received or not provided as promised; and
- charges for which you request an explanation or written proof of purchase.

Using a Debit or Check Card

Using an Automated Teller Machine (ATM) or debit card and a personal identification number (PIN), consumers can withdraw cash, make deposits, or transfer funds between accounts and pay for retail purchases. **Although a debit card looks like a credit card, the money for the purchase is transferred immediately from your bank account to the store's account. Some ATMs charge a fee** if you are not a member of their network or are making a transaction at a remote location. ATMs must disclose the fee on the terminal screen or on a sign next to the screen. Purchases made with a debit card are handled in one of two ways: you enter your personal identification number or you sign for the purchase. **Ask for a debit card that must be used with a PIN to make it harder for thieves to use your lost or stolen cards or account**

If you pay bills in full each month, the size of the annual fee or other fees will be more important. **If you carry a balance**, the APR and the method used to figure your balance are key.

Preventing Credit and Debit/Check Card Fraud

- **Sign cards when they arrive**, so no one can forge your signature on the cards and use them.
- **Keep a record of your card numbers and expiration dates** and the phone number of the card issuer in a safe place. **If your card is stolen or missing, notify the card company immediately.**
- **Don't give your credit card number over the phone to unfamiliar companies** or to people who say they need it to "verify" your identity in order to give you a prize.
- **Destroy carbons** and incorrect charge slips.
- **Draw a line through blank spaces on charge slips.** Do not sign a blank charge slip.
- **Keep copies of all sales slips.** Open credit card bills promptly and compare the sales slips with the charges on your bill.
- **Report billing errors** and unauthorized charges to your credit card company right away.

numbers. Keep your PIN a secret. Don't write your PIN on the card or on a slip of paper kept with your card. **Take your ATM receipt after completing a transaction.** Reconcile ATM receipts with bank statements promptly. **When you use a debit card for a point-of-sale purchase,** these purchases will be shown on your periodic statement from your bank account. **If there is an error** on your account, contact the issuer of the card (for example, the oil company) at the address or phone number the company provided. **When you use an electronic funds transfer, federal law does not give you the right to stop payment.** You must resolve the problem with the seller. **Stored-value cards** contain cash value stored electronically on the card itself. Stored-value cards and the transactions you make using them may not be covered by the Electronic Funds Transfer Act, which means you may not be covered for loss or misuse of the card.

Protect Your Credit and Debit/Check Card Rights

- **Write to the creditor or card issuer within 60 days after the first bill containing the disputed charge is mailed to you.** (Even if more than 60 days have passed since you were billed for the item, you still might be able to dispute the charge if you only recently found out about the problem.)
- **Send your letter to the address provided on the bill;** do not send the letter with your payment.
- **Be specific.** In your letter, give your name and account number, the date and amount of the charge disputed, and a complete explanation of why you are disputing the charge.
- **To be sure your letter is received,** and so you will have a record, you might wish to send it by certified mail, with a return receipt requested.

If you follow these requirements, the creditor or card issuer must acknowledge your letter in writing within 30 days after it is received and conduct an investigation within 90 days. While the bill is being disputed and investigated, you need not pay the amount in dispute. The creditor or card issuer may not take action to collect the disputed amount, including reporting the amount as delinquent, and may not close or restrict your account. **If there was an error** or you do not owe the amount, the creditor or card issuer must credit your account and remove any finance charges or late fees relating to the amount not owed. **For any amount still owed,** you have the right to an explanation and copies of documents proving you owe the money. **If the bill is correct,** you must be told in writing what you owe and why. You will owe the amount disputed plus any finance charges. You may ask for copies of relevant documents.

See page 23 for Tips for Shopping Smart and Avoiding Fraud.

Debit/Check Cards

Report a lost or stolen ATM or debit/check card to the issuer immediately.

- If you report an ATM card missing before it's used without your permission, you are not responsible for any unauthorized withdrawals.
- Federal regulations limit your liability to \$50 if you report the loss within two business days after you realize your card is missing, and to \$500 if you report the loss between 2 and 60 days.
- Under Federal law you could lose all the money in your bank account and the unused portion of your line of credit established for overdrafts if you fail to report an unauthorized transfer or withdrawal within 60 days after your bank statement is mailed to you.
- Self-imposed industry rules limit your liability to zero if you report the loss within two business days, and to \$50 if you report it more than two business days after realizing your card is missing.

Protect Your Credit Report

The Fair Credit Reporting Act controls how your credit history is kept, used and shared among lenders. It is designed to promote accuracy and ensure the privacy of the information used in credit reports. **The three major national credit bureaus have credit files on millions of consumers nationwide. Their toll-free numbers are:**
Equifax 1-800-685-1111
Experian 1-800-682-7654
TransUnion 1-800-916-8800

See page 27 for Consumer Privacy and Identity Theft.

Anyone who takes action against you in response to a report supplied by a credit reporting agency (CRA) - such as denying your application for credit, insurance, or employment - must give you the name, address, and telephone number of the CRA that provided the report.

- **You have a right to know what is in your credit report**, including medical information and, usually, the sources of the information. Make sure your report is accurate.
- **Get your report for free if a company takes adverse action against you** based on the report and you request your report within 60 days of receiving the notice of the action.
- **Request one free report a year if you can prove that you are unemployed** and plan to look for a job within 60 days, if you are on welfare, or if your report is inaccurate because of fraud. **Otherwise a CRA may charge you up to \$8 for a copy of your report.**

If you find inaccurate or incomplete information in your report:

- **contact both the CRA and the company** that provided the information to the CRA.
- **tell the CRA in writing** what information you believe is inaccurate. The information provider must investigate and report the results to the CRA. **If the**

information is incorrect, it must notify all nationwide CRAs to also correct your file.

- **if the reinvestigation does not solve your dispute with the company, ask that your statement of the dispute be included in your file.** A notice of your dispute must be included anytime the CRA reports the item.

Who Has Access to My Report?

An employer or a prospective employer can only get your credit report if you give written consent. Creditors, employers, or insurers cannot get a report that includes medical information without your approval. Only people with a legitimate business need can get a copy of your report.

Negative Information

A CRA can report negative information for seven years, and bankruptcy information for ten years. Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer.

When Your Debt is Out of Control - Credit Counseling

Counseling services provide assistance to individuals having difficulty budgeting their money and/or meeting necessary monthly expenses. Many organizations, including credit unions, cooperative extension services, family service centers and religious organizations, offer free or low-cost credit counseling. **The National Foundation for Consumer Credit (NFCC)**

has 1,400 members that provide money management techniques, debt payment plans and educational programs to help consumers learn to budget and use credit wisely. Many of its members are locally managed, nonprofit agencies operating under the name Consumer Credit Counseling Service (CCCS). **To locate the nearest NFCC member, call toll-free, 24 hours a day, 1-800-388-2227 or visit its web site at www.nfcc.org. [Myvesta.org](http://www.myvesta.org)** is the nation's first, nonprofit, Internet-based debt counseling service. It assists families and individuals with debt, credit, money and financial problems through its **web site at www.myvesta.org, as well as through one-on-one counseling at 1-800-680-DEBT.**

Debt Collection

The Fair Debt Collection Practices Act applies to those who collect debts owed to creditors for personal, family and household debts, including car loans, mortgages, charge accounts and money owed for medical bills. A debt collector is someone hired to collect money owed by you. **A debt collector may not:**

- contact you at unreasonable times or places, for example, before 8 a.m. or after 9 p.m., unless you agree, or at work if you tell the debt collector your employer disapproves;
- contact you after you write a letter to the collection agency telling them to stop, except to notify you if the debt collector or creditor intends to take some specific action;
- contact your friends, relatives, employer or others, except to find out

where you live and work, or tell such people that you owe money;

- harass you by, for example, threats of harm to you or your reputation, use of profane language or repeated telephone calls;
- make any false statement, including that you will be arrested; or
- threaten to have money deducted from your paycheck or to sue you, unless the collection agency or creditor intends to do so and it is legal.

If you are contacted by a debt collector, you have a right to a written notice, sent within 5 days after you are first contacted, telling you the amount owed, the name of the creditor, and what action to take if you believe you don't owe the money. If you believe you do not owe the money or don't owe the amount claimed, contact the creditor in writing and send a copy to the debt collection agency with a letter telling them not to contact you. If you do owe the money or part of it, contact the creditor to arrange for payment. To file a complaint, contact your state or local consumer protection agency (see page 70) and the FTC (see page 114).

Credit Repair

Credit repair companies advertise that they can erase bad credit and create a new credit identity legally, all for a hefty fee. Don't believe it. No one can legally remove accurate and timely negative information from a credit report. No credit repair company can do anything you can't do for yourself for free. Only time, hard work, and a personal debt repayment plan will improve your credit report. Under the Credit Repair Organizations Act, **credit repair**

companies cannot require you to pay until they have completed promised services. They must:

- provide a copy of the "Consumer Credit File Rights Under State and Federal Law" before you sign a contract;
- give you a written contract that spells out your rights and obligations; and
- give you three days to cancel without paying any fees.

Some credit repair companies promise to help you establish a whole new credit identity.

You can be prosecuted for mail or wire fraud if you use the mail or telephone to apply for credit with false information. It is a federal crime to make false statements on a loan or credit application, to misrepresent your social security number, and to obtain an Employer Identification Number from the Internal Revenue Service under false pretences. **Your state may have a law strictly regulating credit repair companies.**

Contact your local consumer affairs office and state attorney general (see page 70), or the Federal Trade Commission (see page 114) if you have lost money to credit repair scams. The National Fraud Information Center accepts consumer complaints about telemarketing and Internet credit repair offers at 1-800-876-7060.

Insurance

When buying insurance of any kind - car, homeowners, renters, life, fire, flood - shop carefully. Check with your state's insurance department (page 91) to make sure the company is reputable and financially strong. See page 20 for health care coverage.

- **Make sure the insurance company is licensed** and covered by the state's guaranty fund, which pays claims in case of default.
- **Find out how the insurer's creditworthiness** is rated by agencies such as Standard & Poor's, A.M. Best Co. or Moody's Investors Services. Most public libraries have copies of these reports.
- **Make sure you receive a written policy** within 60 days after you paid your first premium. This ensures that the agent forwarded the premium to the insurance company.

For information, contact American Council of Life Insurers (page 129), Insurance Information Institute (page 132), Consumer Federation of America (page 126) and National Association of Insurance Commissioners (page 132). Visit these web sites: www.pueblo.gsa.gov, insure.com and consumerworld.org (click on money).

To avoid fraud:

- Be wary about buying insurance from door-to-door or telephone sales people.
- Be wary if, after any kind of accident, a stranger contacts you to offer "quick cash" or to recommend a particular medical clinic, doctor or attorney. Report such contact to your police department.
- Protect your insurance identification numbers as you would your credit card numbers.
- Carry a disposable camera in your glove compartment. If you are in an accident,

take as many pictures as possible of the damage and of all the people involved. Get any passengers' names and telephone numbers along with the driver's license.

If you suspect fraud, call the National Insurance Crime Bureau's hotline at (800) TEL-NICB (835-6422). For more information, check out www.insurancefraud.org.

Health Care

Most consumers have health care coverage from their employer, others from government programs including Medicare, Medicaid, or the Veterans Administration. Even those who have insurance have to pay for some services such as prescription drugs or care from a specialist. Some people who are not insured have to pay for all of their own care.

- **Managed care plans** are run by health maintenance organizations (HMOs) or preferred provider organizations (PPOs). Ask your state insurance department (page 91) for information to help compare plans and know how to complain.
- **Medicare beneficiaries** can choose a Medicare HMO. The Health Care Financing Administration (HCFA) offers Medicare Compare, an online computer database at www.medicare.gov. You can use this service to compare HMO benefits in your area. For other information about Medicare, call 1-800-MEDICARE.
- For information about **nursing homes and other elder care services** in your state, call the ElderCare Locator (page 109).

- **If you do not have insurance**, look in your phone book under Medicaid, Social Services, Medical Assistance, Human Services, or Community Service. Or call 1-800-633-4227 to find the right office in your state.

Choosing a Doctor

If you are part of a managed care plan, you will be given a list of providers from which to choose. You can also "go outside of the plan," but you may have to pay a portion or all of the costs.

- **Talk to friends** and associates for recommendations.
- **State medical and other professional societies** often provide lists of providers who have been licensed or certified in your state. **Check with your state or local occupational and professional licensing board** (page 70) about licensing of doctors, dentists, and other providers. It can also provide information about how to complain.

Choosing a Managed Care Plan

If you have a choice among plans, **ask**:

- Do I have the right to go to any doctor, hospital or clinic I choose?
- Does the plan cover home care or nursing home care?
- Can I go to any pharmacy?
- What is the deductible? Are there any co-payments?
- Are specialists, including dentists, covered?
- Does the plan cover all medications my physician may prescribe?

Using a computer to buy online through the Internet is fast becoming a convenient way to shop for many consumers. As with making a purchase at a conventional store, on the phone or by mail, you will want to fully understand the seller's policies and check out its reputation before you buy.

- What do I do if I want to complain about the service or a doctor? Is private arbitration mandatory?

The National Committee for Quality Assurance (NCQA) evaluates and accredits HMOs. It looks at quality, whether the HMO provides appropriate care, the credentials of doctors and other providers, member rights and responsibilities, preventive care services, and medical record keeping.

- **To check if your HMO has received NCQA accreditation**, call 1-888-275-7585. To find out what plans have been accredited in your state and to get a report card on your plan, go to the NCQA web site at www.ncqa.org.

Another organization, the Joint Commission on Accreditation of Healthcare Organizations accredits hospitals, nursing homes, and other health care organizations.

- **File complaints** online at www.jcaho.org or call 1-800-994-6610 for information.

Information sources

For information to complement, not replace, what you receive from your physician, pharmacist, or other professional, here are some helpful web sites: www.pueblo.gsa.gov, www.healthfinder.gov, www.ama-assn.org, www.nejm.org, www.mayohealth.org, www.intelihealth.com and www.ihealthcoalition.org. You can also get information from the U.S. Department of Health and Human Services (page 109) or your state health department.

Shopping from Home

You can order all kinds of products and services from companies in other states, or even in other countries, from the comfort of your own home. But use caution and know your consumer rights when you do business long-distance.

Consumer Rights

When you order something by mail, phone, fax or computer, the Federal Trade Commission Mail or Telephone Order Merchandise Trade Regulation Rule requires the company to:

- **ship the merchandise within the time promised** or, if no specific delivery time was stated, within 30 days of receiving your order;
- **notify you if the shipment cannot be made on time** and give you the choice of waiting longer or getting a refund; and
- **cancel your order and return your payment** (or credit your account if you charged the purchase) if the new shipping date cannot be met, unless you agree to another delay.

If you applied for a charge account with the merchant at the same time that you placed your order, the company has an extra 20 days to

ship the merchandise to allow time for processing your application.

Exceptions

The rule only applies to the first shipment of magazine subscriptions and other merchandise that comes repeatedly. And it does not apply to orders for services (for example, photo finishing), sales of seeds and growing plants, collect-on-delivery (C.O.D.) orders, and transactions that are covered by the FTC Negative Option Rule, such as book and music clubs.

Additional Protections

There may also be laws or regulations in your state that apply to orders by mail, telephone, fax or computer. To find out, contact your state or local consumer protection agency.

Telemarketing

The FTC's Telemarketing Sales Rule requires telemarketers to:

While federal and state laws may apply if a consumer in the U.S. deals by phone, mail or computer with a company in another country, it may be difficult to pursue claims. **Be especially careful in cross-border transactions.**

- **disclose the total cost and other terms of sale** before you make any payment for the goods or services;
- **tell you if they don't allow refunds**, exchanges or cancellations;

- **provide the odds of winning a prize**, inform you that no purchase is necessary, and tell you how to get instructions for entering without buying anything; and
- **provide the seller's name**, disclose that it's a sales call, and tell you exactly what they're trying to sell.

It's **illegal** for telemarketers to:

- **misrepresent what they're offering**;
- **call before 8 a.m. or after 9 p.m.**;
- **threaten, intimidate or harass consumers**, or call again if you ask them not to; or
- **request advance payment** to help repair your credit record, recover money you lost to other telemarketers, or help you get credit or loans.

This **FTC rule applies** when you:

- **receive a call** from a telemarketer in another state or country or
- **make a call** to a company in another state or country in response to a mail solicitation.

The **FTC rule does not apply**:

- **when you call to order from a catalog or in response to an ad** on television or radio, or in a magazine or newspaper (with some exceptions);
- **to solicitations you received by fax or computer** for goods or services; or
- **to certain types of businesses**, including nonprofit organizations, investment brokers and advisors, banks, and financial institutions

Additional Protections

Under the Telephone Consumer Protection Act, Federal Communications Commission rules limit telemarketing calls to between 8 a.m. and 9 p.m. and require telemarketers to maintain "Do Not Call" lists of consumers who have asked not to be called again. FCC rules also prohibit:

- **automatic dialing machines and prerecorded voice message devices from calling emergency phone lines**, guest or patient rooms in a hospital, nursing home or similar establishment, paging or cellular phone numbers or

any service for which the person called will be charged for the call;

- **prerecorded voice message devices from calling residential phone lines** unless it's an emergency or the person being called has agreed in advance;
- **unsolicited advertisements from being sent by fax** to either a residence or a business; and
- **prerecorded calls using automatic dialing machines from tying up your phone line** for more than 5 seconds (or 25 seconds depending on your local telephone exchange) after you hang up.

These FCC rules apply no matter whether the calls are made within a state or between states. **Some states have registration and other requirements for telemarketers who solicit their residents.** Check with your state or local consumer protection agency (see page 70).

Youth Peddling

Selling themselves as programs to help youth, for-profit companies are scamming consumers who believe they are giving money to legitimate charities.

MAIL

It is illegal to use the mail as part of a plan based on fraud or misrepresentation to steal money. This includes:

- sending solicitations to consumers;
- receiving consumers' payments;
- transmitting information from one company location to another;
- using private or commercial interstate delivery services, including to send lottery solicitations or tickets across state lines or from another country into the United States; and
- sending mail that looks like it's from a government agency when it isn't, or that looks like an invoice when nothing was ordered, unless it clearly states that it is not a bill but only a sales solicitation.

For more information, contact the U.S. Postal Service, page 116.

The enterprises recruit young people to sell price-inflated goods because consumers tend to show good will toward young salespersons and anti-drug and youth empowerment programs. (See page 24, charities.)

- If you are solicited by youth selling items like candy and magazine subscriptions door-to-door, **ask for identification verifying the name, address and purpose.**
- If the representative can't provide the information, ask them to leave. **Report suspicious people** to your local police department and or contact your state labor department (child labor division).
- If you are satisfied with the information provided, **don't feel pressured to make a purchase or contribution.**

Cancellation Rights

- **State and federal laws may give you the right to cancel purchases** made in your home of \$25.00 or more.
- **The salesperson must tell you about your right to cancel the sale** and give you two dated copies of a cancellation form showing the salesperson's name and address and explaining your right to cancel.
- **To cancel, sign and date one of the cancellation notices provided to you. Send the notice by certified mail** before midnight of the 3rd business day following the sale; Saturday is considered a business day but Sunday and legally recognized holidays are not. **Keep the**

other notice of cancellation for your records.

- **If you were not provided with a notice of cancellation form at the time of the sale, your three days don't start running until after you receive such notice** from the seller. You may also write your own letter to cancel the order.
- **Once you have canceled you are entitled to a refund within 10 days.** The seller must also notify you of the date for product pick up, and return any trade-ins given as down payment.
- **Once you have canceled, the seller must pick up the product within 20 days.** If the seller does not pick up the product or provide a refund, you can keep the product until the seller complies, without any payment obligation.
- **If you paid by credit card,** canceled the contract within 3 days, have not yet paid the credit card bill and still have a problem getting a refund, dispute the charges with your credit card company.

No Cancellation If....

- You may not cancel the sale if **you signed any documents waiving your right to cancel.**
- You may not be able to cancel the sale if **you wait too long before you cancel.**
- You may not be able to cancel the sale if **the product can't be returned in substantially the same condition** in which you received it.

Tips for Shopping Smart and Avoiding Fraud

The most common problems you might encounter when shopping on the phone, online or by mail order are delayed delivery, out of stock items, incorrect items shipped, damaged items received and price changes. To avoid these problems:

- **Know who you are dealing with.** If the company isn't familiar to you, check it out with your local or state consumer protection agency (see page 70) and the Better Business Bureau (see page 117).
- **Keep records.** Write down the company name, mailing address, web site, or e-mail address, phone number, description of what you ordered, date, amount you paid, how you paid (check, money order, charge, etc.) and how you delivered your payment (mail, courier service, provided credit card number on phone or online, etc.).
- **Note the delivery period.** Keep any advertisements or materials that show a specific delivery time, or write the delivery time in your records if one was promised.
- **Keep track of your order.** If it's late, it is your choice whether to wait longer or cancel. If you cancel, your money must be refunded within 7 days (or your account must be credited within one billing cycle if you charged the order). The company can't substitute a merchandise credit for a refund.
- **When you use a credit card to pay for products or services, you have a**

right to dispute the charges if the items were not delivered or were misrepresented. See page 18.

- **Never send cash** — you won't have any proof of payment.
- **Don't act immediately.** High pressure sales tactics are a danger sign of fraud. Get all the information and consider it carefully.
- **Don't believe promises of easy money.** No one can legitimately claim you'll make big earnings from business opportunities, promise high returns on investments, or guarantee that you will win a lottery or sweepstakes.
- **Be careful what information you provide.** Give your credit card, debit card, or bank account number **only if you're paying for a purchase using that account** - never to verify your identity. **Don't provide your social security number unless you're applying for credit or employment.** Using your personal information, crooks can steal from you and impersonate you to steal from others. (See privacy, page 27).
- **Do not do business with an unfamiliar company whose only address is a post office box.** The company may be nothing but a mail drop that will give you little or nothing for

your money and will be difficult or impossible to locate if you later have a complaint.

- **Be wary of requests to send your payment by private courier or wire service.** The company may be trying to avoid detection by postal inspectors or to get your money before you have a chance to change your mind.
- **Do not be taken in by lotteries, pyramid schemes, multi-level marketing schemes, or companies that ask for**

a fraudulent scheme — for a fee. **There is no charge for filing a complaint with a government agency.**

- **Walk away or hang up when you hear the following:** "Sign now or the price will increase;" "You have been specially selected...;" "You have won...;" "All we need is your credit card (or bank account) number—for identification only;" "All you pay for is postage, handling, taxes...;" "Make money in your spare time—guaran-

CHARITIES

- **Give only to charities you know.** Some con artists use names similar to well-known charities or pretend to be raising money for state or local law enforcement agencies.
- **Ask for written information,** including how much of the money raised is actually used for charitable purposes.
- **Check with your secretary of state** to find out if a charity is registered to solicit in your state. (See page 22, youth peddling.)

payment in advance, especially for employment referrals, credit repair, or providing a loan or credit card.

- **Beware of recovery services.** These scams try to take your last dime by falsely offering to get money back that you lost to

teed income...;" "We really need you to buy magazines (a water purifier, a vacation package, office products) from us because we can earn 15 extra credits...;" "I just happen to have some leftover material from a job down the street...;" "Be your own boss! Never work for anyone else again. Just send in \$50 for your supplies and...;" "A new car! A trip to Hawaii! \$2,500 in cash! Yours, absolutely free! Take a look at our...;" "Your special claim number entitles you to join our

Sweepstakes

Don't pay if it's free or you have won. It's another danger sign of fraud if you are asked to pay a fee to get something free, claim a prize or win a vacation. If you really won a sweepstakes, you pay taxes directly to the government, not through the company.

Reducing Unwanted Mail, Telephone or Online Solicitations

- Tell telemarketers who call you to put you on their “Do Not Call” lists and note the call. If a telemarketer calls again, note of the date and report it to the proper authorities.
- Contact the Direct Marketing Association, which operates three free services to remove consumers from DMA members’ telemarketing lists, mail lists and email lists. See DMA on page 131.
- Tell companies you do business with, including those online, to remove your name from customer lists that they may rent or sell to other marketers.
- Look for information about how to opt out of marketing lists on companies’ sales materials, order forms and web sites.
- Tell all marketers not to contact you again.

sweepstakes...;” or “We just happen to be in your area and have toner for your copy machine at a reduced price.”

If you can’t resolve your problem by working directly with the company, contact your state or local consumer protection agency for assistance (page 70). Report possible violations of FTC rules to that agency at the address on page 114. If the order was placed by mail, report the problem to the U.S. Postal Inspection Service by calling 1-800-654-8896. While federal agencies don’t usually act on individual complaints, this information helps them identify patterns of abuse and take appropriate action.

Reporting Fraud

Reporting fraud promptly improves your chances of recovery and helps law enforcement authorities stop scams before others are victimized. Start by contacting your state or local consumer agency for advice and assistance. Report suspected violations of FTC rules to the FTC Consumer Response Center, Washington, DC 20580, 202-326-2222 or send

an e-mail to crc@ftc.gov with all of the details. **For violations of FCC rules**, send a letter, along with copies of bills, correspondence or other documentation, to FCC, Common Carrier Bureau, Consumer Complaints, Mail Stop 1600A2, Washington, DC 20554. For **mail fraud** call the Postal Crime Hotline at 1-800-654-8896.

For advice about telemarketing fraud and to report it, contact the National Fraud Information Center operated by the National Consumers League, a nonprofit consumer organization. Call 1-800-876-7060 or visit the web site at www.fraud.org.

Smart Shopping Online

Here are some specific tips (in addition to those above) for buying online:

- If the seller is unfamiliar, **read more about the company**, often found in a section on the website called “About Us.”
- **See if the seller has any reliable endorsement logos or seals on its homepage**, such as one from the Better Business Bureau. (Of course, this is only an indication of the seller’s reputability, not a guarantee.)

- To see how other consumers rated the shopping experience at many online stores, **check BizRate**. [www.bizrate.com]
- **Check the methods and prices for shipping**. A low sale price may no longer be a bargain after adding on high shipping charges.
- **Read the seller’s privacy policy** so you understand how information about you may be used. “Opt-out” of additional mailings if you don’t want to receive email or other offers.

Making a Secure Purchase

Some consumers are fearful about shopping online because they are afraid that their credit card number will be stolen. **The chances that your credit card will be misused are very remote**, particularly if you transmit your number to the merchant in a secure manner. Most merchants use secure web sites, where your personal information is encrypted or scrambled, so that it cannot be easily intercepted. **Do not send your credit card number by email as opposed to a secure order form. Emails are not secure.**

You can tell if you are entering your personal information on a secure page of a web site if:

- **A notice pops up** on the screen alerting you to that fact;
- **You see a closed lock** or unbroken key in the bottom corner of your screen; or
- The first letters of **the Internet address of the page you are viewing change to “https”**.

If you still do not feel comfortable providing your credit card number online, many sellers allow you to either call or fax it to them.

Placing Your Order

To help make sure you receive the right merchandise at the price you want, be sure to:

- **Understand if the product is new, used, or reconditioned.**
- **Compare the price** of the product you are considering at a variety of online stores by using several shopping “bots,” such as MySimon [www.mysimon.com]. A list of popular shopping bots can be found on the shopping page of www.consumerworld.org.
- **Check if the product is in stock** or how long a wait there is.
- After entering your order, **check that the total price**, including shipping and any taxes, is correct.
- **Make sure that any special discounts offered or coupons used are properly deducted** from your total before you finalize the order.
- **Print a copy of your order confirmation screen**, and check your email for any further confirmation.

Online Auctions and Private Sellers

Many private sellers on the Internet offer items through auctions, online classified ads, newsgroups and chat rooms. Many state and federal consumer protection laws don’t apply to private sales, and pursuing claims can be difficult, especially when you are in one part of the country and the seller is in another.

Auction sites on the Internet have become very popular. However, you may have to be even more careful in choosing one so that you do not become a victim of fraud. **Here are some questions to ask before buying at an auction:**

- What are the rules of the auction?
- Can I cancel a bid?
- Is the seller a business or a private individual?
- How can I reach the seller if there is a problem?
- Is the merchandise used?
- Does the seller take credit cards?

Check out the reputation of the seller, particularly if it is a private individual. Some auction sites rate sellers, so be sure to check their past selling history. Or contact the seller’s local BBB or government consumer office. **Use an escrow agent** if you don’t feel comfortable sending money for merchandise before you’ve seen it. Such an agent only passes on your money to the seller after you receive and are satisfied with your purchase. As in any auction, learn the value of the merchandise you are bidding on. That is the best way not to overbid, or to fall prey to an unscrupulous seller’s use of “shills” to artificially raise the price.

If You Have a Problem...

In rare cases, the seller may have no intention of delivering the goods offered, may grossly misrepresent its products, or send you counterfeit goods such as pirated copies of software. **In these cases of fraud, notify** the National Fraud Information Center at www.fraud.org and the FTC at www.ftc.gov.

For more information about shopping online, visit: www.safeshopping.org and www.ftc.gov/bcp/online/pubs/online/payments.htm.

Consumer Privacy

Privacy is an important principle. As a consumer, you benefit when information about you is used to approve your credit application. On the other hand, you may not want to receive unsolicited telemarketing calls or mail. And you could be treated unfairly, or even become a victim of crime, if your personal information is inaccurate or misused.

You have privacy rights for certain personal records such as your credit reports (see page 16), but many situations aren’t covered by law. To address privacy concerns, some companies and industry groups have adopted voluntary policies. Look for those policies on sales literature, web sites, or forms companies ask you to fill out. If you don’t see anything about how your personal information will be handled, ask. By doing business with companies whose privacy practices meet your approval, you can protect yourself from abuse and use your purchasing power to help promote good privacy policies.

In addition to various federal privacy laws, many states have their own privacy laws concerning telemarketing, employment,

using social security numbers, credit card or checking account numbers, medical records, mailing lists, credit reports, debt collection, computerized communications, insurance records and public data banks. Check with your state or local consumer agency (page 70) to find out where to get information about specific privacy rights.

Tips for Protecting Your Privacy

- **Don't provide information that isn't required.** For instance, most information requested on a warranty registration form isn't necessary for the warranty. But you may want to give your phone number so you can be contacted easily about product recalls.
- **Ask what information about you may be tracked and how it is used.** Supermarket scan cards enable you to get special sale prices, but your purchasing history could also be sold to other companies.
- **Guard your financial account numbers.** Only provide your credit card, charge card, debit card, calling card or bank account number if you're using that account to pay for a purchase or you're applying for

Children Online

Commercial web sites must now obtain parental consent before collecting, using, or disclosing personal information from children under 13. These are new rules that are part of the 1998 Children's Online Privacy Protection Act. For more information, contact the FTC (see page 114) or click on Kids Privacy at www.ftc.gov

credit. It isn't necessary to give that type of information for any other reason.

- **Screen your calls.** You can use an answering machine to listen to a caller and decide whether you want to pick up. There are also optional telephone services that you can buy to accept calls only from certain numbers, or to see the name and number of the person calling you (Caller ID). Check with your local telephone company.
- **Keep your phone number private.** You can buy a service to block others from using Caller ID to see your name and the number you're calling from. But be aware that this blocking may not work with every type of number you call. Ask your local phone company exactly how the service works. You can also get an unlisted or unpublished phone number for a fee.

- **Talk about privacy concerns with your children and other household members.** Everyone should understand what information you feel is and is not appropriate to provide on the phone, while using a computer, and in other situations.
- **Don't allow your credit record to be checked except for legitimate reasons.** A lender or employer can check your credit record. But, it's illegal for a business to check your record unless you're seeking financing. Too many inquiries can hurt your credit rating by making it appear that you are seeking too much credit.
- **Never give anyone your online password.** Con artists may try to trick you into providing your password by pretending to be your online service provider in order to use your access, at your expense. **Your service provider already has your password, and no one else should need it.**
- **Be aware of "cookies" on the Internet.** A web site can transfer a file, called a cookie, to the hard drive of your computer when you visit in order to track your activities on its site. This

Identity Theft

Be especially careful with sensitive personal information. Your social security number should not be requested except by an employer, government agency, lender or credit bureau. If that information falls into the wrong hands, it can be used by someone to impersonate you in order to steal from your accounts or to steal from others in your name. Many states no longer use social security numbers on drivers' licenses. Some states offer random numbers as alternatives, and bar merchants from asking consumers to put their social security numbers on checks or credit card slips. **Check your credit report regularly.** Once a year should be enough, but you may want to check it more frequently if you believe that someone else has impersonated you in order to get credit or other benefits in your name. See Protect Your Credit Report on page 18.

How Financial Service Companies Share Your Personal Information

Under Federal law banks, insurance companies and stockbrokers may now combine businesses. This means they can share your information with each other. They are also allowed to share your information with third parties that provide marketing services for them or for joint ventures with other financial institutions. You can:

- **“Opt out,”** or ask that your personal information not be shared with unaffiliated third parties. Even if you don’t opt out, the actual account numbers for bank or credit card accounts may not be shared with unaffiliated third parties for marketing.

information is used for customer service or marketing, but you can usually specify you don’t want to create a cookie.

- **Make sure it’s safe before you provide financial information online.** (See Online Shopping, page 25.)

Health Privacy

With health care information being stored and shared on computers, it is a good idea to **be aware of who has your health information and how it is being used.**

- The **Medical Information Bureau** is a data bank used by insurance companies. **Get a copy of your file** to make sure the information it contains is correct by writing to the MIB, PO Box 105, Essex Station, Boston, MA 02112.

The U.S. Department of Health and Human Services expects to take action to improve health privacy protections for consumers. For the latest information go to www.hhs.gov or:

- **Contact the Health Privacy Project**, Institute for Health Care Research and Policy, Georgetown University Medical Center, 2233 Wisconsin Avenue, NW, Suite 525, Washington, DC 20007, 202-687-0880 www.healthprivacy.org.

Travel Tips

- **Deal with reputable travel agents or tour companies.** Ask if the business belongs to a professional association. Check with that group to see if the company is a member in good standing and if it participates in any program that protects you in case there are problems. Contact your state or local consumer protection agency (page 70) and the Better Business Bureau (page 114) to find out about the company’s complaint history.
- **Make sure you understand the terms of the travel offer.** Find out exactly what’s included in the price and what isn’t.
- **Ask about the cancellation policy and get all promises in writing.** You may want to look into trip insurance for added protection.
- **Comparison shop.** Beware of unreasonably cheap prices or free trips — you usually get what you pay for! (See Sweepstakes on page 24.)
- **Be careful if you’re paying for travel in advance.** It’s not unusual to make a deposit or even pay in full for travel services before the trip. The

safest way to pay may be by credit card because of your right to dispute the charges if the services were misrepresented or never delivered. Don’t be pressured into making a hasty decision by claims that you have to act now! You might pay processing or other fees upfront - and then find that a con artist has simply pocketed your money and left you high and dry.

- In some states, certain types of travel sellers have to be registered and insured, and advance payments for travel must be placed in an escrow account until services are provided. Prizes or “free” gifts may also be regulated.

Resolving Complaints

- Contact your **state or local consumer protection agency** (page 70) to find out about any laws that might protect you and to file complaints related to travel agents, and train or bus travel.
- The **American Society of Travel Agents** (page 130) helps resolve disputes with member agents.
- For problems with airlines, call, write or email the **Aviation Consumer Protection Division of the Department of Transportation** (page 112).

Services and Resources for Consumers with Disabilities

Directory and Other Operator Services

Consumers who are deaf or hard of hearing, or who have a speech impairment, and use a text telephone (TTY) may receive operator and directory assistance for calls by calling toll free to 1-800-855-1155.

Telephone companies may provide additional services for TTY users; these services will be listed in the introductory pages of local telephone directories. For a copy of the U.S. Government TTY Directory, please visit www.gsa.gov/frs/ on the World Wide Web or write to the address below: Federal Consumer Information Center, Department TTY, Pueblo CO 81009.

Hearing and Speech Impairments

Relay Services

Telecommunications relay services are a way to link telephone conversations between individuals who use standard, voice telephones and individuals who use TTYs. Relay services allow hearing and speaking individuals to call TTY numbers and allow individuals with hearing or speech impairments to call voice telephone numbers. Calls can be made from either type of telephone to the other type through the relay service.

Local Relay Services

States provide for relay services for local and long-distance calls. Please consult the local telephone directory for information on the use, fees (if any), services, and dialing instructions of the relay service for that area.

Federal Relay Service (FRS)

The FRS, a program of the U.S. General Services Administration, provides access to TTY users who wish to conduct official business nationwide with and within the Federal Government. The toll-free number is 1-800-877-8339.

For more information on relay communications or to obtain a brochure on using the FRS, please call toll free to 1-800-877-0996.

Recording for the Blind & Dyslexic

Recording for the Blind & Dyslexic, celebrating more than fifty years since its founding, is the only national nonprofit, volunteer-driven organization that provides recorded and computerized textbooks at all academic levels to people who cannot read standard print effectively because of a visual impairment, learning disability or other physical disability. RFB&D operates 33 recording studios and offices across the country.

Our 80,000 volume library contains a broad selection of titles, from literature and history to math and the sciences, at all academic levels, from kindergarten through postgraduate and professional. RFB&D offers individual and institutional memberships, scholarship programs and a custom recording service. The cost of an individual membership is \$25 per year, plus a one time \$50 registration fee. Fees for institutional membership range from \$300 to \$800 annually depending on the level of membership and the number of books chosen. RFB&D also offers for nonprofit sale computer and professional books on disk, specially-adapted tape players and accessories.

For more information or to request an application, call, write or visit the website:

Recording for the Blind & Dyslexic
20 Roszel Road
Princeton, NJ 08540
Toll free: 1-800-221-4792
Web site: www.rfbd.org

National Library Service for the Blind and Physically Handicapped (NLS), Library of Congress

The National Library Service for the Blind and Physically Handicapped (NLS), Library of Congress, provides the free loan of recorded and braille books and magazines, music scores in braille and large print, and specially designed playback equipment to residents of the United States who are unable to read or use standard print materials because of visual or physical impairment.

NLS administers the program nationally while direct service to eligible individuals and institutions is the responsibility of cooperating libraries in the various states, the District of Columbia, Puerto Rico, Guam and the Virgin Islands. Service is also extended to eligible American citizens residing abroad.

Information about any aspect of the NLS/BPH free library service, including application forms and addresses of cooperating libraries may be obtained by contacting:

National Library Service for the Blind and Physically Handicapped (NLS)
Library of Congress
Washington, DC 20542
202-707-5100
Toll free: 1-800-424-8567
E-mail: nls@loc.gov
Web site: lcweb.loc.gov/nls

Part II After You Buy

To avoid problems, read and follow product and service instructions. The way you use or take care of a product might affect your warranty rights. Save all contracts, sales receipts, canceled checks, owner's manuals and warranty documents.

How to Complain

- In some instances it will be best to **contact the business that sold you the item or performed the service. In other cases, you may wish to go directly to the headquarters** of the company or the manufacturer. Ask if they have a consumer affairs office and, if so, report the problem directly to them. Calmly and concisely describe the problem and what action you would like taken.
- **Keep a record of your efforts to resolve the problem.** When you write to the company, describe the problem, what you have done so far to resolve it and what solution you want. (See page 34 for sample complaint letter.) For example, do you want your money back or the product repaired or exchanged? When you call, keep notes of whom you spoke with and what they said.
- **Allow time for the person you contacted to resolve your problem.** Keep notes of the date, what was agreed on, and the next steps to be taken. Save copies of all letters to and from the company. **Don't give up if you are not satisfied.** There are third-party dispute resolution programs, trade associations, media programs, national consumer organizations, and legal assistance programs listed throughout this publication that may be able to assist you.

Making A Complaint

Use the sample consumer complaint letter on page 34 as a guide. If you use e-mail, make sure to send a copy of the e-mail to other relevant organizations. You can also use the links at www.pueblo.gsa.gov to send your complaints to companies, agencies, etc.

Who To Contact and How To Find Them

- **Address letters, faxes or emails to the company consumer affairs department** or to the president if there is no consumer affairs office.
- **Call the company's toll free number.** Look for it on any documents you have received from the company, in a directory of toll-free telephone numbers available at your public library, by calling toll-free directory assistance at 1-800-555-1212 or by referring to the many corporate consumer contacts beginning on page 35.

Recalls

Several Federal government agencies enforce product safety regulations and provide recall information. Consult the list below and then **contact the appropriate Federal agency using the information beginning on page 107.**

- **Cars** -National Highway Traffic Safety Administration
- **Drugs, medical devices**- Food and Drug Administration (FDA)
- **Food** -U.S. Department of Agriculture; FDA
- **Seafood** -FDA; U.S. Department of Commerce
- **Toy, baby and play equipment, household products**-U.S. Consumer Product Safety Commission

Recalls are also posted regularly on the FCIC website: www.pueblo.gsa.gov

- **Check the product label or warranty for the name and address** of the manufacturer or parent company.
- Because the name of the manufacturer or parent company is often different than the brand name, **check the following books in the reference section of your local library for contact information:** Standard & Poor's Register of Corporations, Directors and Executives; Standard Directory of Advertisers; Trade Names Dictionary; Brands and Their Companies; and the Dun & Bradstreet Directory.
- **Check the state agency** (possibly the corporation commission or secretary of state's office) that provides addresses for companies incorporated in that state.
- **Be reasonable**, not angry or threatening. Type your letter, if possible, or make sure that your handwriting is neat and easy to read.
- **Include copies, not originals**, of all documents.

What To Do Next

- **You might want to send your complaint letter with a return receipt requested.** This will cost more, but it will give you proof that the letter was received and will tell you who signed for it.
- **Keep a copy** of your complaint letter, and all letters to and from the company.
- **If you believe you have given the company enough time to resolve the problem, file a complaint** with your state or local consumer protection office, the Better Business Bureau, or the regulatory agency that has jurisdiction over the business, e.g., banking, insurance and utilities commissions. Their addresses can be found starting on pages 87, 91 and 99 respectively. Include information about what you have done so far to try to resolve your complaint. If you think a law has been broken, contact your local or state consumer protection agency right away.

What To Say

- **Include in a letter, fax, or email your name, address, home or work telephone numbers, and account number, if any.**
- **Make your written or telephone complaint brief.** Include the date and place you made the purchase, who performed the service, information about the product (such as the serial or model number, warranty terms), what went wrong, with whom you have tried to resolve the problem, and what you want done to correct the problem.

Keeep all copies of your letter, fax or email, and all related documents. See the Sample Complaint Letter on page 34.

Here are some sources of help with complaints.

Media Programs

Local newspapers and radio stations often have Action Lines or Hotline services. Many try to resolve all of the consumer complaints they receive. Others handle only the most serious cases or those that occur most frequently. **To find these services, check with your local newspapers, radio and television stations, or local library.**

Call for Action, Inc.

5272 River Road, Suite 300
Bethesda, MD 20816
301-657-7490 Fax: 301-657-2914
www.callforaction.org
TDD/TTY: 301-657-9462
Call for Action, Inc. is a thirty-five year old international nonprofit network of consumer hotlines, which operates in conjunction with broadcast partners to educate and assist consumers and small businesses with consumer problems. Listed below are hotlines in major markets staffed with trained volunteers who offer advice and mediate complaints

at no cost to consumers. **Consumers in all other locations should use the network information above.**

WTAJ-TV Call For Action
Altoona, PA
814-944-9336

WBZ-TV & Radio Call For Action
Boston, MA
617-787-7070

WIVB-TV Call For Action
Buffalo, NY
716-879-4900

WJW-TV Call For Action
Cleveland, OH
216-578-0700

WJR Radio/WXYZ-TV Call For Action
Detroit, MI
810-827-3362

WINK-TV Call For Action
Fort Myers, FL
941-334-43570

KCTV-5 Call For Action
Kansas City, MO
913-831-1919

WABC Radio Call For Action
New York, NY
212-268-5626

KYW-TV & Newsradio Call For Action
Philadelphia, PA
215-238-4500

KDKA Radio Call For Action
Pittsburgh, PA
412-333-9370

KTVI-TV Call For Action
St. Louis, MO
314-282-2222

KCBS Radio Call For Action
San Francisco, CA
415-478-3300

WTVG-TV Call For Action
Toledo, OH
419-534-3838

WTOP Newsradio Call For Action
Washington, DC
301-652-4357

Legal Help

Some sources of help listed in the Consumer Action Handbook will decline complaints from consumers who have already taken legal action.

Small Claims Court

Small claims courts resolve disputes involving claims for small amounts of money. While the maximum amounts that can be claimed or awarded differ from state to state, court procedures generally are simple, inexpensive, quick and informal. Court fees are minimal, and you often get your filing fee back if you win your case. Generally, you will not need a lawyer, and some states do not permit them.

If you live in a state that allows lawyers and the party you are suing brings one, do not be intimidated. The court is informal, and most judges make allowances for consumers who appear without lawyers. **Even though the court is informal, the judge's decision is binding and must be followed.**

Enforcing a Decision

If the party bringing the suit wins the case, the party who lost will often follow the court's decision without additional legal action. If losing parties will not obey the decision, the winning party can go back to court and ask for the order to be enforced. Depending on local laws, the court might order property to be

taken by law enforcement officials and sold. The winning party will get the money from the sale, up to the amount owed. Or, if the person who owes the money receives a salary, the court might order the employer to garnish or deduct money from each paycheck and give it to the winner of the lawsuit.

Check your local telephone book under the municipal, county or state government headings for small claims court offices.

- Ask the clerk how to use the small claims court.
- Request educational material to prepare you for small claims court.
- Observe a small claims court session before taking your own case to court.

Dispute Resolution

Many small claims courts have dispute resolution programs to help citizens resolve their disputes before trial. These programs (e.g., mediation and conciliation) often simplify the process. In mediation, both people involved in the small claims dispute meet, and with the assistance of a neutral, third party mediator, discuss the situation and create their own agreement.

For additional information about dispute resolution, write to:
American Bar Association
Section on Dispute Resolution
740 15th Street, NW
Washington, DC 20005
202-662-1680.

Finding a Lawyer

- Ask friends and family for a reference.
- Check with the Lawyer Referral Service of your state, city or county bar association listed in the telephone directory.

Free Legal Help

You might also be able to receive some free assistance from a law school clinical program where students, supervised by attorneys, handle a variety of legal matters. Some of these programs are open to all. Some limit their service to distinct groups, such as senior citizens or low-income persons. **Contact a law school in your area to find out if such a program is available.**

If you cannot afford a lawyer, you may qualify for free legal help from a Legal Aid or Legal Services Corporation office.

These offices generally offer legal assistance about such things as landlord-tenant relations, credit, utilities, family matters (e.g., divorce and adoption), foreclosure, home equity fraud, social security, welfare, unemployment, and workers' compensation. If the Legal Aid office in your area does not handle your type of case, it should be able to refer you to other local, state or national organizations that can provide help. **Check the telephone directory to find the address and telephone number of the Legal Aid office nearest to you.**

For a directory of Legal Aid offices, contact:

National Legal Aid and Defender Association

1625 K Street, NW, 8th Floor,
Washington, DC 20006
202-452-0620
Fax 202-872-1031
E-mail: info@nlada.org
Web site: www.nlada.org

Congress created the Legal Services Corporation (LSC) in 1974 to provide financial support for legal assistance in noncriminal proceedings to low income consumers. There are LSC offices in all 50 states, Puerto Rico, the Virgin Islands, Guam and Micronesia.

To find the LSC office nearest you, check the telephone directory, or call the Federal Consumer Information Center at 1-800-688-9889, or call the LSC Public Affairs Office at 202-336-8800. You can also write to:

LSC Public Affairs

750 1st Street, NE, 10th Floor,
Washington, DC 20002
202-336-8800
Web site: www.lsc.gov
Fax: 202-336-8959.

Sample Complaint Letter

Your Address
Your City, State, Zip Code
Date

Name of Contact Person, if available
Title, if available
Company Name
Consumer Complaint Division, if you have no contact person
Street Address
City, State, Zip Code

Dear (Contact Person):

Re: (account number, if applicable)

- describe purchase
- name of product, serial number
- include date and place of purchase

On (date), I (bought, leased, rented, or had repaired) a (name of the product, with serial or model number or service performed) at (location, date and other important details of the transaction).

- state problem
- give history

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem). I am disappointed because (explain the problem: for example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.).

- ask for specific action
- enclose copies of documents

To resolve the problem, I would appreciate your (state the specific action you want - money back, charge card credit, repair, exchange, etc.) Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers, and any other documents).

I look forward to your reply and a resolution to my problem, and will wait until (set a time limit) before seeking help from a consumer protection agency or the Better Business Bureau. Please contact me at the above address or by phone at (home and/or office numbers with area code).

Sincerely,

Your name

Enclosures(s)

cc: (reference to whom you are sending a copy of this letter, if anyone)

- allow time for action
- state how you can be reached

Keep all copies of your letter, fax or email, and all related documents

Part III Consumer Assistance Directory

Corporate Consumer Contacts

This section will help you resolve a complaint about a service or product. In some instances it may be best to go back to the place you bought the product or service. In other cases, it may be better to write or call the consumer affairs department at the company's headquarters. Even if you decide to go directly back to the seller, let the consumer affairs department of the company know about your complaint. These offices are set up within companies because they want to hear from you. This section lists the names and addresses of more than 650 corporate headquarters and, in many cases, the name of the person to contact. Many listings also include toll free numbers and TDD (Telecommunications Devices for the Deaf) numbers.

Many of the companies listed in the Handbook are members of the **Society of Consumer Affairs Professionals in Business (SOCAP)**. An international professional organization established in 1973, SOCAP provides training, conferences and publications to encourage and maintain the integrity of business in transactions with consumers; to encourage and promote effective communication and understanding among business, government and consumers; and to define and advance the consumer affairs profession. Today, SOCAP has 2,800 members representing more than 1,500 companies, including large national or multinational firms, as well as small to midsize companies, throughout the U.S. and Canada. Associate members represent Federal, state and local government agencies,

universities, and consumer organizations. SOCAP offers consumer affairs/customer service professionals networking opportunities, professional journals and newsletters, salary and job description surveys, and access to its resource center and bookstore.

The Society's goal is to improve the marketplace for consumers by addressing their concerns within the corporate structures. SOCAP members are identified in the Corporate Consumer Contacts section of the Handbook by a mobius strip, which is part of SOCAP's official logo, and symbolizes the unbroken connection between good business and customer satisfaction and loyalty. For more information, contact SOCAP at 801 North Fairfax Street, Suite 404, Alexandria, VA 22314; 703-519-3700; Fax: 703-549-4886; e-mail: socap@socap.org or on the web at: www.socap.org.

If you do not find the name of the company you are looking for in this section, check the product label or warranty for the name and address of the manufacturer. Public libraries also have helpful information. The Standard & Poor's Register of Corporations, Directors and Executives; Trade Names Directory; Standard Directory of Advertisers; and Dun & Bradstreet Directory are four sources that list information about most firms. If you cannot find the name of the manufacturer, the Thomas Register of American Manufacturers lists the manufacturers of thousands of products.

A

AAMCO Transmissions, Inc.

Anna Wright, Administrator
One Presidential Boulevard
Bala Cynwyd, PA 19004-1034
610-668-2900
Toll free: 1-800-523-0401
Fax: 610-664-5897

ABC, Inc.

77 West 66th Street
New York, NY 10023
212-456-7477
E-mail: abcaudr@abc.com
www.abc.com

ACCO Brands Inc. Fortune Brands

Consumer Affairs
300 Tower Parkway
Lincolnshire, IL 60069
847-541-9500
Toll free: 1-800-989-4923
Fax: 1-800-247-1317
www.acco.com
See Also: Swingline, Wilson Jones, Kensington, Gravis, Apollo

Ace Hardware Corporation

2200 Kensington Court
Oak Brook, IL 60523
630-990-6600
Fax: 630-990-6856
www.acehardware.com

ACE USA Companies

Mark Whiter, Director
Consumer Services
1601 Chestnut Street
PO Box 41484
Philadelphia, PA 19101-1484
215-761-4555
Fax: 215-761-2489
E-mail: mark.whiter@ace-ina.com
www.ace-ina.com

Adaptec

691 South Milpitas Blvd.
Milpitas, CA 95035
Toll free: 1-800-959-7274
Fax: 408-957-2546
E-mail: support@adaptec.com
www.adaptec.com



Corporate Consumer Contacts

 **Adidas America**
Carol Collins, Manager
Consumer Relations
9605 SW Nimbus Avenue
PO Box 4015
Beaverton, OR 97076
503-972-2300
Toll free: 1-800-448-1796
Fax: 503-906-4515
E-mail:
consumer.relations@adidasus.com
www.adidas.com

 **Admiral-Maytag Appliance Sales Co.**
240 Edwards Street
Cleveland, TN 37311
Toll free: 1-800-688-9920
TDD toll free: 1-800-688-2080

Adobe Systems
345 Park Avenue
San Jose, CA 95110
408-536-6000
206-470-7000 (Seattle, WA)
Toll free: 1-800-685-3507
Toll free: 1-800-833-6687
Toll free: 1-800-879-3219
www.adobe.com

AETNA, Inc.
151 Farmington Avenue
Hartford, CT 06156
860-273-0123
Toll free outside CT: 1-800-US-AETNA
TDD/TTY: 860-273-3081
Fax: 860-273-9806 (consumer issues)
www.aetna.com

AFC Enterprises
America's Favorite Chicken Co
6 Concourse Parkway, Suite 1700
Atlanta, GA 30328-5352
770-391-9500
Toll free: 1-800-222-5857
Fax: 770-353-3280
www.afc-online.com

 **Alamo Rent A Car**
PO Box 22776
Ft. Lauderdale, FL 33335
954-522-0000
Toll free: 1-800-445-5664
www.goalamo.com

Alaska Airlines
Manager
P.O. Box 68900
Seattle, WA 98168
206-870-6062 (consumer affairs)
206-431-7428 (cargo/freight claims)

206-431-7425 (baggage claims)
206-431-3753 (refunds/lost ticket applications)
Toll free: 1-800-426-0333 (Reservations)
Fax: 206-439-4477
www.alaskair.com

Alberto Culver Co.
2525 Armitage Avenue
Melrose Park, IL 60160
708-450-3163
Fax: 708-450-3435
www.alberto.com

Albertson's Inc.
Jenny Enochson, Corp. Manager,
Community Relations
Corporate Headquarters
250 Parkcenter Blvd
Boise, ID 84726
208-395-6392
Fax: 208-395-6773
www.albertsons.com

Albertsons Inc.
Judith Decker, Manager
Media & Community Relations
P.O. Box 5008
San Leandro, CA 94577
510-678-5444
Fax: 510-678-5410
E-mail: DECKER.J@amstr.com

 **Alcon Laboratories, Inc.**
Martha Siegel, Director
Consumer Affairs, Quality Assurance
6201 South Freeway
Fort Worth, TX 76134-2099
817-551-8298
Fax: 817-551-3092

Allegheny Pharmacal Corp.
Arthur Gutowitz, Treasurer
277 Northern Blvd.
Great Neck, NY 11021
516-466-0660
Toll free: 1-800-645-6190

 **Allied Van Lines**
P.O. Box 4403
Chicago, IL 60680
630-717-3590
Toll free: 1-800-470-2851
Fax: 630-717-3123
www.alliedvan.com

 **Allstate Insurance Co.**
2775 Sanders Road
Northbrook, IL 60062
847-402-5448


Fax: 847-402-0169
www.allstate.com

Almaden Vinyards
Consumer Relations
12667 Road 24
Madera, CA 93639
Toll free: 1-800-726-9977

 **Aloha Airlines**
Bonnie Horibata, Manager, Customer Relations
P.O. Box 30028
Honolulu, HI 96820
808-836-4115
Toll free: 1-800-803-9454
Fax: 808-836-4206
E-mail:
bhoribata@alohaairlines.com

 **Amana Appliances**
Dixie Trout, Vice President of Consumer Communications
2800 220th Trail
Amana, IA 52204
Toll free: 1-800-843-0304 (product questions)
Toll free: 1-800-628-5782 (service)
www.amana.com

 **America West Airlines**
4000 East Sky Harbor Blvd.
Phoenix, AZ 85034
480-693-0800
Toll free: 1-800-235-9292
TDD toll free: 1-800-526-8077
Fax: 480-693-3707
www.americawest.com

 **American Airlines, Inc.**
P.O. Box 619612 MD 2400
Fort Worth, TX 75261-9612
817-967-2000
817-967-4162
Fax: 817-967-4162

 **American Automobile Association**
Manager
MailSpace 61
1000 AAA Drive
Heathrow, FL 32746

★  **American Express Co.**
 Peggy Haney, Vice President
777 American Express Way
Ft. Lauderdale, FL 33333
Toll free: 1-800-528-4800 (green card inquiries)
Toll free: 1-800-327-2177 (gold card inquiries)

Corporate Consumer Contacts

Toll free: 1-800-525-3355 (platinum card inquiries)
www.americanexpress.com

American Family Publishers

P.O. Box 62000
Tampa, FL 33662-2000
Toll free: 1-800-AFP-2400

American Greetings Corp.

Sue Holiday
Consumer Correspondent
One American Road
Cleveland, OH 44144
216-252-7300, ext. 1281
Toll free: 1-800-777-4891
E-mail:
sue.holiday@amgreetings.com
www.corporate.americangreetings.com

American Home Products Corp.

5 Giralda Farms
Madison, NJ 07940
973-660-5000
Toll free: 1-800-322-3129
www.ahp.com

American Standard, Inc.

Ronald Fojtlin, Manager
PO Box 6820
Piscataway, NJ 08855-6820
Toll free: 1-800-223-0068
Fax: 732-980-6170

American Stores Co.

See: OSCO Drugs, Subsidiary of American Stores

Ameritech

225 West Randolph Street, Room 30-D
Chicago, IL 60606
312-722-9411
Toll free: 1-800-244-4444 (customers only)
Toll free: 1-800-451-2761
www.ameritech.com

Amway Corporation

Customer Service
North American Business Region
7575 East Fulton Road
Ada, MI 49355
Toll free: 1-800-544-7167
TDD toll free: 1-800-548-3878
www.amway.com

Andersen Windows, Inc.

Window Care Call Center
100 Fourth Avenue North
Bayport, MN 55003
651-430-5150

Toll free: 1-888-888-7020
Fax: 651-430-5827
www.andersenwindows.com

Anheuser-Busch, Inc.

Rosann Klaesner, Manager
Customer Call Center
Marketing
One Busch Place
St. Louis, MO 63118
314-552-1305
314-552-1311
Toll free: 1-800-342-5283
Fax: 314-552-1311
E-mail: rosann.klaesner@anheuser-busch.com
www.budweiser.com

Aon Innovative Services

Joy A Arnold, Call Center Manager
13922 Denver West Parkway
Golden, CO 80020
303-271-2336
E-mail:
j.arnold@innovativeservices.com
www.aon.com

AON Corporation

John Roskopf, Vice President
Financial Relations
123 North Wacker Drive
Chicago, IL 60606
312-701-3000
312-701-3983
Fax: 312-701-3793
www.aon.com

Apollo

See: ACCO Brands Inc.

Apple Computer, Inc.

One Infinite Loop
Cupertino, CA 95014
Toll free: 1-800-538-9696 (dealer information)
Toll free: 1-800-767-2775 (tech assistance)
Toll free: 1-800-646-7582 (per incident tech support)
www.apple.com

Appleseeps

30 Tozer Road
Beverly, MA 01915
978-922-2040
Toll free: 1-800-767-6666
www.appleseeps.com

Arizona Mail Order

3740 East 34th Street
Tucson, AZ 85713
520-748-8600

Fax: 520-750-6755
www.oldpueblotradors.com

Armour Swift Eckrich

2001 Butterfield Road
Downers Grove, IL 60515
630-512-1000
Toll free: 1-800-325-7424 (Eckrich nutrition)
Fax: 630-512-1124

Armstrong World Industries, Inc.

Rita Battles, Manager
Customer Service
PO Box 3001
Lancaster, PA 17604
717-396-3040
Toll free: 1-800-233-3823
Fax: 717-396-4270
www.armstrongfloors.com

Artisoft, Inc.

Communications Software Group
One South Church Avenue
Suite 2200
Tucson, AZ 85701
520-670-7000
Toll free: 1-800-846-9726
Fax: 520-670-7101
www.artisoft.com

Asante Technologies

821 Fox Lane
San Jose, CA 95131
408-435-8388
Toll free: 1-800-622-7464
Fax: 408-432-1117
www.asante.com

The Associates, Texaco Portfolio

David Hogan, Vice President
330 Barker Cypress Road
Houston, TX 77094
281-754-1728
Toll free: 1-800-938-2267 (credit card department)
Fax: 281-754-1702

A.T. Cross Co.

Consumer Relations
One Albion Road
Lincoln, RI 02865
401-333-1200, ext. 380
Toll free: 1-800-AT CROSS (282-7677)
Fax: 401-334-4856
E-mail: calisk@cross.com

Corporate Consumer Contacts

★ AT&T

 Claudia Jones
Consumer Affairs Director
Consumer Services
295 North Maple Avenue
Basking Ridge, NJ 07920
908-221-2000
908-221-5942
Toll free: 1-800-222-0300
TDD/TTY: 1-800-522-2880
Fax: 908-221-1211
www.att.com

ATI Technologies, Inc.

33 Commerce Valley Dr., East
Thornhill, ONTARIO L3T 7N6
CANADA
905-882-2600
Fax: 905-882-0546
www.support.atitech.com;
www.atitech.ca

Atlantic Richfield Co., ARCO Products Co.

Manager
4 Center Point Drive
La Palma, CA 90623
213-486-3511
Toll free: 1-800-322-2726
www.arco.com

Atlas Van Lines, Inc.

Jan Martin, Vice President
Claims Administration
PO Box 509
Evansville, IN 47703-0509
812-424-2222
Toll free: 1-800-252-8885
Fax: 812-421-7129
E-mail: janmar2@stlasvanlines.com
www.atlasvanlines.com

Automobile Magazine (Division of K-III)

575 Lexington Avenue, 24th Floor
New York, NY 10022
212-891-6360

Aventis Corp

Sam Wilhoit
Customer Service Manager
North American Headquarters
PO Box 9627
Kansas City, MO 64134-0627
816-966-4000
Toll free: 1-800-552-3656
Fax: 816-966-3860
www.hmri.com

Avis Rent-A-Car System

Barbara Pearson, Manager
4500 South 129th East Avenue

Suite 100
Tulsa, OK 74134-3802
Toll free: 1-800-352-7900
Fax: 918-621-4819
E-mail: custserv@avis.com
www.avis.com

Avon Products, Inc.

Lynn Baron, Director, Avon Informa-
tion C & R
1251 Avenue of the Americas
New York, NY 10020
212-282-7571
Toll free: 1-800-367-2866
Toll free: 1-800-445-2866 (consumer
information center)
Toll free: 1-800-FOR-AVON
www.avon.com

B

Bacardi USA, Inc.

Frederick Wilson, General Counsel
2100 Biscayne Blvd.
Miami, FL 33137
305-573-8511
Toll free: 1-800-BACARDI
Fax: 305-573-2730
www.Bacardi.com

Bali (Division of Sara Lee Corp.)

3330 Healy Drive
PO Box 5100 (27113)
Winston-Salem, NC 27113
336-519-6053
Toll free: 1-800-225-4872
www.balinet.com

Ball Park Brands

Diana J. Prindle, Manager
Consumer Affairs
PO Box 19170
Detroit, MI 48219
248-355-1100
Toll free: 1-800-317-5867
Fax: 248-355-3436
www.ballparkfranks.com

Bally Entertainment

8700 West Bryn Mawr Avenue
Chicago, IL 60631
773-399-1300

Bank of America

Hugh McColl, Chairman and CEO
100 N. Tryon St
Charlotte, NC 28255
Toll free: 1-888-279-3457
www.BankofAmerica.com

Bank United

Pat Stambaugh-Morettii
V.P. Quality Service Manager
Community Bank
3200 SW Freeway
Houston, TX 77027
713-543-7897
E-mail: pmoret@bankunited.com
www.bankunited.com

Bass Pro Shop

2500 East Kearney
Springfield, MO 65898
417-873-5000
Toll free: 1-800-BASS-PRO
TDD toll free: 1-800-442-5788
Fax: 417-873-5060
E-mail: webmgr@basspro.com
www.basspro.com

Bayer Consumer Care Division

36 Columbia Road
PO Box 1910
Morristown, NJ 07962-1910
973-331-4536
Toll free: 1-800-331-4536
Fax: 973-408-8000

Bear Creek Corp.

2518 South Pacific Highway
PO Box 299
Medford, OR 97501
Toll free: 1-800-345-5655 (Harry and
David)
Toll free: 1-800-872-7673 (Jackson
and Perkins)
Fax: 541-776-2194
www.harryanddavid.com

Beatrice Cheese, Inc.

770 North Springdale Road
Waukesha, WI 53186
414-782-2750
Toll free: 1-800-444-6101
Fax: 414-782-0760
www.beatricecheese.com

Becton Dickinson and Co.

Gary Cohen, President
One Becton Drive
Franklin Lakes, NJ 07417
201-847-6658
Fax: 201-884-5487

Beech-Nut Nutrition Cor- poration

See: The Milnot Company

Corporate Consumer Contacts

 **Beiersdorf, Inc.**
Wilton Corporate Center
187 Danbury Road
Wilton, CT 06897
203-563-5800
Toll free outside CT: 1-800-233-2340
Fax: 203-563-5895

★  **Bell Atlantic**
1095 Avenue of the Americas
New York, NY 10036
212-395-2121 (main switchboard)
Toll free: 1-800-721-2300
Toll free: 1-800-621-9900
TTY toll free: 1-800-974-6006
www.bellatlantic.com

 **BellSouth Telecommunications, Inc.**
Executive Appeals Manager
37D57 BellSouth Center
675 West Peachtree Street, NW
Atlanta, GA 30375
404-927-7400
Toll free: 1-800-346-9000 (Bell South Products)
TTY toll free: 1-800-251-5325 (TTY, VCO/HCO)
Fax: 404-584-6545
E-mail: Hq.Appeals@bridge.bellsouth.com
www.bellsouth.com

 **Benckiser Consumer Products**
Gerry Luepke, Manager, Consumer Info Service
Five American Drive
Greenwich, CT 06831
Toll free: 1-800-284-2023

Benckiser Consumer Products Inc.
See: Reckitt Benckiser Inc.

Benihana of Tokyo
Marci Kleinsasser, Director
8685 Northwest 53rd Terrace
Miami, FL 33166
305-593-0770
Toll free: 1-800-327-3369
Fax: 305-592-6371

Berkeley Systems
2095 Rose Street
Berkeley, CA 94709
510-540-5535
425-746-5771 (technical support)
Fax: 510-540-5630
www.berksys.com

Best Foods
700 Silven Avenue
Englewood Cliffs, NJ 07632-9976
201-894-4000
Toll free: 1-800-338-8831
Fax: 201-894-2126
www.bestfoods.com

Best Western International
Peggy Yoder, Manager
PO Box 42007
Phoenix, AZ 85080-2007
623-780-6181
Toll free: 1-800-528-1238
Fax: 623-780-6199
www.bestwestern.com


BFGoodrich Tires
PO Box 19001
Greenville, SC 29602-9001
864-458-5000
Toll free: 1-800-521-9796
Fax: 864-458-6650
www.michelin.com

 **BIC Corp.**
500 Bic Drive
Milford, CT 06460
203-783-2000
www.bicworld.com

 **Binney & Smith Inc.**
100 Church Lane
Easton, PA 18042
610-253-6272
Toll free: 1-800-CRAYOLA
www.crayola.com

 **Bissell**
Greg Durkee, Manager
Consumer Services
PO Box 1888
2345 Walker Avenue, NW
Grand Rapids, MI 49544-2597
Toll free: 1-800-237-7691
E-mail: durkeege@bissell.com
www.bissell.com

 **Black and Decker Power Tools**
626 Hanover Pike
Hampstead, MD 21074
410-239-5300
Toll free: 1-800-762-6672
www.blackanddecker.com

 **Block Drug Company, Inc.**
Alice McCann, Manager
Consumer Affairs

257 Cornelison Avenue
Jersey City, NJ 07302-9988
201-434-3000
Toll free outside NJ: 1-800-365-6500
Fax: 201-434-4186
E-mail: consumer_affairs@blockdrug.com
www.blockdrug.com

Bloomingdale's by Mail, Ltd.
475 Knotter Drive
PO Box 593
Cheshire, CT 06410-0593
203-271-1313
Toll free: 1-800-777-0000 (mail order)
TDD/TTY toll free: 1-800-838-2892
Fax: 203-271-5321
E-mail: bloomiessh@aol.com

 **Blue Cross and Blue Shield Association**
1310 G Street, NW
12th Floor
Washington, DC 20005
202-626-4780
Fax: 202-626-4833
www.bluecares.com

 **Bob Evans Farms, Inc.**
3776 South High Street
Columbus, OH 43207
614-491-2225
Toll free: 1-800-272-7675
Fax: 614-497-4330
E-mail: tammy.myers@bobevans.com
www.bobevans.com

Boca Research, Inc.
1601 Clint Moore Road
Boca Raton, FL 33487
561-241-8088 (customer service)
Fax: 561-997-2163
E-mail: support@bocaresearch.com
www.bocaresearch.com

Bojangles
Customer Relations
PO Box 240239
Charlotte, NC 28224
704-527-2675
Toll free: 1-800-366-9921
Fax: 704-522-8677
www.bojangles.com

 **Borden, Inc.**
180 East Broad Street
Columbus, OH 43215
614-225-4511
Toll free: 1-800-426-7336
Fax: 616-225-7680

Corporate Consumer Contacts

Borland

100 Enterprise Way
Scotts Valley, CA 95066
831-431-1000
Toll free: 1-800-523-7070
Fax: 408-431-4353
E-mail: customer-service@borland.com
www.borland.com

BP/Amoco Oil Co.

Richard Smith, Manager
28341 Ferry Road
Warrenville, IL 60555
Toll free: 1-800-333-3991
Toll free: 1-800-227-3329 (credit card)
Toll free: 1-800-782-7887 (club emergency services)
Fax: 630-836-4530

Bradlees Inc.

Terry DeFilippo, Corporate Customer Service Manager
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One Bradlees Circle
PO Box 9015
Braintree, MA 02184
781-380-5377
781-380-5068
Fax: 781-380-5068
www.bradlees.com

Braun

1 Gillette Park
Boston, MA 02127
Toll free: 1-800-BRAUN11 (1-800-272-8611)
www.braun.com

Bridgestone/Firestone, Inc.

PO Box 7988
Chicago, IL 60680-9534
Toll free: 1-800-367-3872
Fax: 800-760-7859
E-mail: firestone_consumer_affairs@faneuil.com

Bristol-Myers Squibb Pharmaceutical Group

Robert Laverty, Director
PO Box 4000
Princeton, NJ 08543-4000
609-252-4000
Toll free: 1-800-332-2056 (customer relations)
www.bms.com

British Airways

75-20 Astoria Blvd.
Jackson Heights, NY 11370
718-397-4000

Toll free: 1-800-247-9297 (Airways)
Fax: 718-397-4395
www.british-airways.com

Brown Shoe

Consumer Care
8300 Maryland Avenue
Clayton, MO 63105
314-854-4000
Toll free: 1-800-766-6465
Fax: 314-854-4274
E-mail: info@brownshoe.com
www.brownshoe.com

Brown-Forman Beverages Worldwide

Dianne Hall, Consumer Services Specialist
PO Box 1080
Louisville, KY 40201
502-585-1100
Toll free: 1-800-753-4567 (Canadian Mist)

Budget Gourmet

PO Box 10
Boise, ID 83707
Toll free: 1-800-488-0050
Fax: 208-383-6309

Budget Rent-A-Car Corp.

PO Box 111580
Carrollton, TX 75011-1580
Toll free: 1-800-621-2844
Fax: 972-404-7869

Bull & Bear Group, Inc.

11 Hanover Square
New York, NY 10005
212-363-1100
Toll free: 1-800-847-4200
Fax: 212-363-1103
E-mail: info@mutualfunds.net
www.mutualfunds.net

Bulova Watch Co.

Manager
26-15 Brooklyn Queens Expressway
Woodside, NY 11377
718-204-3300 (consumer relations)
718-204-3222 (service)

Burlington Coat Factory Warehouse Corp.

Monroe Milstein, President
1830 Route 130 North
Burlington, NJ 08016
609-387-7800
Fax: 609-387-7071

Burlington Industries, Inc.

Gayle Turner, Public Relations
3330 West Friendly Avenue

Greensboro, NC 27410
336-379-2472
Fax: 336-379-4504
www.burlington.com

C

Cabela's, Inc.

Robyn Mowery, Manager - Government & International Sales
Gourmet Sales
One Cabela Drive
Sidney, NE 69160
308-254-5505 x1190
Toll free: 1-800-242-1596
TDD/TTY: 1-800-695-5000
Fax: 308-254-6680
E-mail: government@cabelas.com
www.cabelas.com

Caere Corporation

100 Cooper Court
Los Gatos, CA 95032
408-395-8319
Toll free: 1-800-654-1187
Fax: 408-395-8319
E-mail: opsales@caere.com
www.caere.com

Calcomp (plotters)

577 Burning Tree Road
Fullerton, CA 92833
Toll free: 1-800-225-2667

Calvin Klein

Emily Stone, Vice President
205 West 39th Street
10th Floor
New York, NY 10018
212-719-2600

Calvin Klein Cosmetics Company

See: Unilever Cosmetics International

Campbell Soup Co.

Susan Baranowsky, Manager
Consumer Response and Information Center
Campbell Place
PO Box 26B
Camden, NJ 08103-1799
856-342-6111
Toll free: 1-800-257-8443
Fax: 856-342-6449
www.campbellsoup.com

Canandaigua Wine Co.

Consumer Relations
116 Buffalo Street
Canandaigua, NY 14424

Corporate Consumer Contacts

716-394-7900
Toll free: 1-888-659-7900
Fax: 716-393-6950


Canon Computer Systems

15955 Alton Parkway
Irvine, CA 92618
949-753-4000
Toll free: 1-800-423-2366
Toll free: 1-800-848-4123
Fax: 949-753-4239
www.ccsi.canon.com

Canon U.S.A., Inc.

One Canon Plaza
Lake Success, NY 11042
516-488-6700
Toll free: 1-800-828-4040

★ Carfax Inc.

 George Bounacos, Director
Customer Operations
10304 Eaton Place Suite 500
Fairfax, VA 22030
Toll free: 1-800-274-2277
Fax: 703-218-2853
www.carfax.com

Carrier Air Conditioning Co.

Customer Relations Manager
PO Box 4808
Syracuse, NY 13221
315-432-7885
Toll free: 1-800-227-7437
Toll free Bryant Heating and Air Conditioning: 1-800-428-4326
Toll free Day & Night Heating and Air Conditioning: 1-800-428-4326
Toll free Payne Heating & Air Conditioning: 1-800-428-4326
Fax: 315-432-6620
www.carrier.utc.com

Carter-Wallace, Inc.

1345 Avenue of the Americas
New York, NY 10105
212-339-5000
Toll free: 1-800-833-9532
Fax: 212-339-5100

Carvel Corp.

20 Batterson Park Road
Farmington, CT 06032-2502
860-677-6811
Toll free: 1-800-322-4848
www.carvel.com

Casio, Inc.

570 Mt. Pleasant Avenue
Dover, NJ 07801
973-361-5400

Toll free: 1-800-962-2746
Fax: 973-361-3819
www.casio.com

CEC Entertainment, Inc.

4441 West Airport Freeway
Irving, TX 75062
972-258-8507
Fax: 972-258-8545
www.chuckecheese.com

Celestial Seasonings

4600 Sleepytime Drive
Boulder, CO 80301-3292
303-530-5300
Toll free: 1-800-351-8175
www.celestialseasonings.com

Ceridian Corp.

8100 34th Avenue South
Bloomington, MN 55425
612-853-8100

C.F. Hathaway

10 Water Street
Waterville, ME 04901
207-873-4241
Toll free: 1-800-341-1003
Fax: 207-873-8390

Chanel, Inc.

Consumer Relations
9 West 57th Street
44th Floor
New York, NY 10019-2790
212-688-5055
Fax: 212-752-1851

★ Chase Manhattan Bank

 270 Park Avenue
New York, NY 10017
212-270-9300
Toll free: 1-800-AT-CHASE
Fax: 212-270-1882
www.chase.com

Chattem, Inc.

1715 West 38th Street
Chattanooga, TN 37409
423-821-4571
Toll free outside TN: 1-800-745-2429

Chesebrough-Pond's, USA

Linnea Johnson, Director
Consumer Services
800 Sylvan Avenue
Englewood Cliffs, NJ 07632
Toll free: 1-800-743-8640
Toll free: 1-800-786-5135
www.unilever.com

Chevron Products Co.

Tracey Rest, Supervisor
PO Box H
Concord, CA 94524
Toll free: 1-800-962-1223
Fax: 510-827-6820
www.chevron.com

Chicken of the Sea International

Dennis Mussell, President & CEO
4510 Executive Drive, Suite 300
San Diego, CA 92121
858-597-4242
Fax: 858-597-4566

Chuck E Cheese's Restaurants

See: CEC Entertainment, Inc.

Church & Dwight Company, Inc.

Nancy Sevinsky, Manager
469 North Harrison Street
Princeton, NJ 08543-5297
609-683-5900
Toll free: 1-800-524-1328
E-mail: website@churchdwight.com
www.armhammer.com

CIBA Vision

Consumer Relations
11460 Johns Creek Parkway
Duluth, GA 30045
770-418-5117
Toll free: 1-800-875-3001
www.cibavision.com

CIE America

Customer Service
2701 Dow Avenue
Tustin, CA 92780
714-753-2942
Toll free: 1-800-877-1421
Fax: 714-368-4880
www.citoh.com

CIGNA Property and Casualty Companies

Mark Whiter, Director
1601 Chestnut Street
Philadelphia, PA 19101-1484
215-761-4555
215-761-2489

Circuit City Stores, Inc.

9950 Mayland Drive
Richmond, VA 23233
804-527-4000
Toll free: 1-800-627-2274
Fax: 804-342-6481

Corporate Consumer Contacts

Citizen Watch Company of America

Executive Secretary
8506 Osage Avenue
Los Angeles, CA 90045
310-649-0991
Toll free: 1-800-321-1023

Clorox Building Products Co.

Sandy Stewart, Manager
312 Walnut Street, Suite 1600
Cincinnati, OH 45202-4036
Toll free: 1-800-225-6729
Fax: 513-762-3519
www.paydoor.com

Clorox Co.

Beverly Randolph, Consumer Services Manager
1221 Broadway
Oakland, CA 94612-1888
510-271-7571
Toll free: 1-800-292-2200 (laundry brands)
Toll free: 1-800-835-4523 (GLAD)
Toll free: 1-800-227-1860 (household surface cleaners)
Toll free: 1-800-426-6228 (insecticides)
Toll free: 1-800-242-7482 (water purification systems)
Toll free: 1-800-426-6228 (insecticides)
www.clorox.com

Coats & Clark Inc.

Craft & Yarn Division
PO Box 12229
Greenville, SC 29612-0229
864-877-8985
Toll free: 1-800-648-1479
www.coatsandclark.com

The Coca-Cola Co.

Amanda Pace, Director Industry and Consumer Affairs
PO Box 1734
Atlanta, GA 30301
404-676-2121
Toll free: 1-800-438-2653
TDD toll free: 1-800-262-2653
Fax: 404-676-4903
www.thecocacola.com

Coldwell Banker Corp.

339 Jefferson Road
PO Box 3257
Parsippany, NJ 07054-3259
973-912-4000
Toll free: 1-800-732-5867
Fax: 973-912-4005

The Colgate-Palmolive Company

Jan Guilfarro, Director, Consumer Affairs
300 Park Avenue
New York, NY 10022
212-310-2000
Toll free: 1-800-468-6502
Toll free: 1-800-763-0246
Fax: 212-310-3243
www.colgate.com

Collins & Aikman Products Co.

PO Box 32665
Charlotte, NC 28232
704-547-8500
Fax: 704-548-2172

Colonial Penn Group, Inc.

Gregory Barstead, President
399 Market Street
5th Floor
Philadelphia, PA 19181
215-928-8000
Toll free: 1-800-523-1700 (auto customer service)
Toll free: 1-800-523-2800 (homeowner customer service)
Toll free: 1-800-523-4000 (health customer service)
Toll free: 1-800-523-9100 (life customer service)

Columbia Gas of Ohio

PO Box 117
Columbus, OH 43216-0117
Toll free: 1-800-344-4077
TDD/TTY: 1-877-460-2443
Fax: 614-450-5502
www.columbiagasohio.com

The Columbia House Company

1400 N. Fruitridge Avenue
Terre Haute, IN 47811
Toll free: 1-800-457-0500 (music)
Toll free: 1-800-457-0866 (videos)
Toll free: 1-800-562-5830 (CD-rom)
Toll free: 1-800-965-9665 (audiobook)
www.columbiahouse.com

Combe Incorporated

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1101 Westchester Avenue
White Plains, NY 10604-3503
914-694-5454
Toll free: 1-800-431-2610 (consumer affairs)
Toll free: 1-800-873-7400 (product questions)
Fax: 914-694-6320

Compaq Computer Corporation

PO Box 692000
Houston, TX 77269
281-370-0670
Toll free: 1-800-852-6672 (technical support)
Toll free: 1-800-345-1518 (product information)
Fax: 970-282-9225
www.compaq.com

Computer Associates

PO Box 3391
Tulsa, OK 74101-3391
918-838-7638
405-947-5600 (Oklahoma City)
Toll free: 1-800-722-9095
Fax: 918-836-5918
E-mail: TLH@dreyersoftware.com
www.dreyersoftware.com

ConAgra Frozen Foods

Consumer Affairs
PO Box 3768
Omaha, NE 68103-0768
402-595-6000
Toll free: 1-800-722-1344
Fax: 402-595-7880
E-mail: cfcfr@conagrafrozen.com
www.conagra.com

ConAgra Grocery Products Company

PO Box 4800
Fullerton, CA 92833
714-680-1431

Congoleum Corp.

Brian Quigley
Director of Consumer Affairs
3705 Quakerbridge Rd, Suite 211
Mercerville, NJ 08619
609-584-3610
Toll free: 1-800-274-3266
Fax: 609-584-3521
www.congoleum.com

Consolidated Stores Corp.

Customer Relations
300 Phillipi Road
PO Box 28512
Columbus, OH 43228-0512
614-278-6800
Toll free: 1-800-877-1253
E-mail: talk2us@cnstores.com
www.cnstores.com

Corporate Consumer Contacts

Consumer Credit Counseling Service of Greater Washington, Inc.

15847 Crabbs Branch Way
Rockville, MD 20855
301-590-1010
Toll free: 1-800-747-4222
E-mail: info@cccsdc.org
www.cccsdc.org

Continental Airlines, Inc.

PO Box 4607-HQ SCR
Houston, TX 77210-4607
Toll free: 1-800-932-2732
E-mail: custo@coair.com

Continental/General Tire, Inc.

Ron Forsyth
National Manager, Product Services
Consumer Relations
1800 Continental Blvd.
Charlotte, NC 29710
Toll free: 1-800-847-3349
Fax: 1-888-TIREFAX (847-3329)
E-mail: tirefix@gentire.com
www.contigentire.com

Converse, Inc.

Customer Service Group
One Fordham Road
North Reading, MA 01864-2680
Toll free: 1-800-428-CONS (2667)
Fax: 508-664-7440
www.converse.com

Conwood Company, L.P.

813 Ridge Lake Blvd.
Memphis, TN 32120
901-761-2050
901-767-1302
Toll free: 1-800-238-5990

Coors Brewing Co.

Toni Houck, Group Manager
Consumer Relations
311 10th Street - NH475
Golden, CO 80401
303-279-6565
Toll free: 1-800-642-6116
Fax: 303-277-5415

Corel Corporation

1600 Carling Avenue
Ottawa, ON K1Z 8R7 CANADA
Toll free: 1-800-772-6735 (Buffalo, NY)
Toll free: 1-877-422-6735
Fax: 613-728-0826, ext. 3080 (fax back);
613-761-9176 (customer service)
E-mail: custserv@corel.com

Craftmatic Organization, Inc.

2500 Interplex Drive
Trevose, PA 19053-6998
215-639-1310
Toll free: 1-800-677-8200 (service)
Toll free: 1-800-828-1033 (consumer affairs)
Fax: 215-639-9941

Creative Labs

1523 Cimarron Plaza
Stillwater, OK 74075
405-742-6622 or 6655
405-742-2160 (NT+052 users)
Toll free: 1-800-998-5227
Toll free: 1-800-998-1000 (customer service)
Fax: 405-742-6633; 405-372-5227 (fax back)
E-mail: 72662.3046@compuserv.com
www.creativelabs.com

Crown Books

3300 75th Avenue
Landover, MD 20785
Toll free: 1-800-831-7400
www.crownbooks.com

Cuisinarts (Division of Conair Co.)

Peter Cammarata, Director, Sales & Marketing Operation
One Cummings Point Road
Stamford, CT 06904
203-975-4600
609-426-1300 (in NJ)
Toll free outside NJ: 1-800-726-0190
Toll free: 1-800-726-6247, ext. 4605
Fax: 203-975-4660
E-mail: cuisinart@conair
www.cuisinart.com

Culligan International Co.

Consumer Affairs
One Culligan Parkway
Northbrook, IL 60062
Toll free: 1-800-CULLIGAN
www.culligan.com

Cumberland Packing Corporation

Marvin Eisenstadt, President
Sweet 'N Low
Two Cumberland Street
Brooklyn, NY 11205
718-858-4200
Fax: 718-260-9017
www.sweetnlow.com

Current, Inc.

Dawn Roth, Manager, Call Centers
1005 East Woodmen Road
Colorado Springs, CO 80920
719-531-2717
719-594-4100
Toll free: 1-800-525-7170
Fax: 719-531-6510
E-mail: droth@currentinc.com
www.currentcatalog.com

CVS/pharmacy

Customer Relations Department
One CVS Drive
Woonsocket, RI 02895
401-765-1500
Toll free: 1-800-666-0500
Fax: 401-762-6949
www.cvs.com

Cyrix


2703 North Central Expressway
Richardson, TX 75080
972-968-8387
Toll free: 1-800-462-9749
Fax: 972-679-9857
www.cyrix.com

D

Dairy Queen

PO Box 39286
7505 Metro Blvd.
Minneapolis, MN 55439-0286
612-830-0200
Fax: 612-830-0480
www.dairyqueen.com

★ **The Dannon Co., Inc.**

 Eileen Troise, Consumer Affairs Manager
P. O. Box 90296
Allentown, PA 18109-0296
Toll free: 1-800-DANNON US
Fax: 610-231-8597
E-mail: dannon@casupport.com

Danskin

Shelby Snyder
PO Box 15016
York, PA 17405-7016
717-840-5817
Toll free: 1-800-288-6749
Fax: 717-840-5855

DAP Products, Inc.

Matt Stewart, Manager
Regulatory & Environmental Affairs
2400 Boston Street Suite 200
Baltimore, MD 21224
410-675-2100

Corporate Consumer Contacts

Toll free: 1-800-543-3840
Fax: 410-558-1097
E-mail: mstewart@dap.com
www.dap.com

 **Deere & Company**
Corporate Communications
1 John Deere Place
Moline, IL 61265
309-765-8000
www.deere.com

 **Del Laboratories, Inc.**
Consumer Relations
565 Broad Hollow Road
Farmingdale, NY 11735
516-844-2020
Toll free: 1-800-952-5080
Toll free: 1-800-953-5080
Fax: 516-293-1515
E-mail: del1@dellabs.com
www.dellabs.com

 **Del Monte Foods**
PO Box 193575
San Francisco, CA 94119-3575
415-247-3000
Toll free: 1-800-543-3090
Fax: 415-247-3080

 **Delta Air Lines, Inc.**
Customer Care
PO Box 20980
Atlanta, GA 30320-2980
404-715-1450
Fax: 1-888-286-3163 (Toll free within
U.S. and Canada)
www.delta-air.com

Delta Faucets Company
55 East 111th Street
PO Box 40980
Indianapolis, IN 46280
317-848-1812
317-574-5555
Toll free: 1-800-345-3358
www.deltafaucet.com

Deneba Software
1150 NW 72nd Avenue
Miami, FL 33126
305-596-5644
Toll free: 1-800-622-6827
Fax: 305-273-9069
E-mail: support@deneba.com
www.deneba.com

Denny's Inc.
203 East Main Street
Spartanburg, SC 29319
864-597-8000
Toll free: 1-800-7DENNY5

Dep Corp.
George Andrassy, Vice President
2101 East Via Arado
Rancho Dominguez, CA 90220-6189
310-604-0777
Fax: 310-537-3679

 **The Dial Corp.**
Marie Shubin
15101 North Scottsdale Rd.
Scottsdale, AZ 85254
Toll free: 1-800-258-DIAL (3425)
Toll free: 1-800-528-0849
www.dialcorp.com

Diamond Multimedia
835 Sinclair Frontage Road
Milpitas, CA 95035
541-967-2450
Toll free: 1-800-727-8772
Fax: 408-325-7070
www.diamondmm.com

 **Diamond of California**
Donna Samelson, Manager
1050 South Diamond Street
Stockton, CA 95201
209-467-6260
Fax: 209-467-6205
E-mail:
dsamelso@diamondofcalifornia.com
www.diamondofcalifornia.com

Diet Center Worldwide, Inc.
395 Springside Drive
Akron, OH 44333
330-665-5861
Fax: 330-666-2197

Digital Equipment Corp.
20555 State Hwy 249
Houston, TX 77070
Toll free: 1-800-332-4636
Toll free: 1-800-344-4825 (Digital)
www.digital.com

Dillard's, Inc.
1600 Cantrell Road
Little Rock, AR 72201
501-376-5200
Fax: 501-376-5917
www.dillards.com

Diners Club
183 Inverness Drive West
Englewood, CO 80111
303-799-9000
Toll free: 1-800-234-6377
Fax: 303-649-2891
www.dinerclubus.com

Dlink Systems
53 Discovery Drive
Irvine, CA 92618
949-788-0805
Toll free: 1-800-326-1688
Fax: 949-753-7033
E-mail: tech@irvine.dlink.com
www.dlink.com

 **Dole Food Company, Inc.**
Karen Brill, Manager, Consumer
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One Dole Drive
Westlake Village, CA 91362-7300
818-874-4000
Toll free: 1-800-232-8888
Fax: 818-874-4997
www.dole.com

 **Dollar Rent A Car
Systems, Inc.**
Charles Boyce
Customer Center
CIMS 7082, 5330 East 31st Street
PO Box 33167
Tulsa, OK 74153-1167
918-669-3000
918-669-8596
Toll free: 1-800-800-5252
Toll free: 1-800-800-6080
Fax: 918-669-8596
E-mail: cboyce@dollar.com
www.dollar.com

 **Domino's Pizza, Inc.**
David Brandon, CEO & Chairman
Customer Service
PO Box 997
30 Frank Lloyd Wright Drive
Ann Arbor, MI 48106
313-930-3030
Toll free: 1-888-DOMINOS
www.dominos.com

Doubleday Direct, Inc.
Robert Posch, Jr., Vice President
401 Franklin Avenue
Garden City, NY 11530
516-873-4628
Fax: 516-873-4384
E-mail:
robert.posch@doubledaydirect.com
www.booksonline.com

 **Dow Brands**
Consumer Affairs
PO Box 68511
Indianapolis, IN 46268-0511
317-260-2000
Toll free: 1-800-428-4795
Fax: 317-873-8564
www.dowclean.com

Corporate Consumer Contacts



Dr Pepper/Seven Up, Inc.

Phillippa Dworkin, Vice President,
Corporate Communications
5301 Legacy Drive
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Plano, TX 75024
972-673-7000
Toll free: 1-800-527-7096
Fax: 972-673-7171
E-mail: phillippa_dworkin@dpsu.com
www.drpepper.com

Drug Emporium, Inc.

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155 Hidden Ravines Drive
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Fax: 740-548-6651
E-mail: jlagusch@drugemporium.com
www.drugemporium.com



Dunkin Donuts of America/ Baskin Robbins

Jack Shaefer, Chairman of the Board
PO Box 317
Randolph, MA 02368
781-961-4000

Dunlop Tire Corp.

Bob Pokrzyk, Manager, Consumer
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PO Box 1109
Buffalo, NY 14240-1109
716-639-5439
Toll free: 1-800-548-4714
Fax: 800-253-6702
E-mail: rpokrzyk@dunloptire.com
www.dunloptire.com

DuPont Co.

Barley Mill Plaza
Reeves Mill Building
Wilmington, DE 19880-0010
302-774-1000
Toll free: 1-800-441-7515



Duracell North America (Division of Gillette, Inc.)

Duracell Drive
Bethel, CT 06801
203-796-4304
Toll free: 1-800-551-2355
TDD/TTY toll free: 1-800-341-0654
Fax: 203-796-4565
www.duracell.com

E



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Americas Call Center Operations
343 State Street
Rochester, NY 14650-3103

716-724-4000
Toll free: 1-800-242-2424
www.kodak.com

Eckerd Corporation

Kristina Anderson, Supervisor -
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8333 Bryan Dairy Road
PO Box 4689
Clearwater, FL 33758
813-395-6000
Toll free: 1-800-325-3737
TDD/TTY toll free: 1-800-760-4833
Fax: 813-395-7063
E-mail: eckcserv@eckerd.com
www.eckerd.com

Eckerd Corporation

See: JC Penney

Eddie Bauer, Inc.

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Redmond, WA 98073-9700
425-882-6100
Toll free: 1-800-426-6253
Fax: 425-882-6383
E-mail: eddiebauer@aol.com
www.eddiebauer.com

Edmund Scientific Co.

101 East Gloucester Pike
Barrington, NJ 08007-1380
856-547-3488
Toll free: 1-800-728-6999
Fax: 856-547-3292

Eizo Nanao Technologies

5710 Warland Drive
Cypress, CA 90630
Toll free: 1-800-800-5202
Toll free: 1-800-416-3539 (fax on
demand)
Fax: 562-431-4811
www.eizo.com

Electrolux Corporation

Customer Service
300 East Valley Drive
Bristol, VA 24201
Toll free: 1-800-243-9078
Fax: 540-645-2863
www.elux.com



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Lilly Corporate Center
Indianapolis, IN 46285
317-276-2000
Toll free: 1-800-545-5979
www.lilly.com

E-Machines

1211 Alderwood Avenue
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408-541-1720

Emery Worldwide (A CNF Company)

Rocco Sacchi, Director
One Lagoon Drive
Redwood City, CA 94065
650-596-9600
Toll free: 1-800-227-1981
Fax: 650-596-7983
www.emeryworld.com

Encore Marketing International, Inc.

Manager
4501 Forbes Blvd.
Lanham, MD 20706
301-459-8020
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Toll free: 1-800-444-9800 (Customer
Service)
Fax: 301-731-0525

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Fax: 312-347-7399
www.eb.com



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Long Beach, CA 90806
310-782-0770
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463-7766)
www.epson.com

The Equitable Co., Inc.

Carolann Mathews, Vice President
1290 Avenue of the Americas
12th Floor
New York, NY 10104
212-554-1234



Ernest & Julio Gallo Winery

Tedi Burris
Consumer Relations
PO Box 1130
Modesto, CA 95353
209-341-3161
Fax: 209-341-6600
www.gallo.com

Esprit de Corps

900 Minnesota Street
San Francisco, CA 94107-3000
415-648-6900
Toll free: 1-800-4ESPRIT
Fax: 415-550-3960




Corporate Consumer Contacts

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Adair Sampogna, Vice President
Consumer Communications
767 Fifth Avenue
New York, NY 10153
212-756-4801
Fax: 212-756-4810
E-mail: asampogn@estee.com
www.elcompanies.com

 **The Eureka Co.**
Rick Gremer, Consumer Relations Manager
307 North Main Street
Bloomington, IL 61701
309-823-5735
Toll free: 1-800-282-2886 (warranty center)

★ **Experian**
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Allen, TX 75013-0949
Toll free: 1-888-EXPERIAN (397-3742)
www.experian.com

 **Exxon Company U.S.A.**
Sharon Plummer
Consumer Assistance Manager
PO Box 4712
Houston, TX 77210-4712
713-680-7901
Toll free: 1-800-243-9966
Fax: 713-680-5047

F

 **Farallon Communications, Inc.**
Customer Service
3089 Teagarden Street
San Leandro, CA 94577
510-346-8001
E-mail: userid@farallon.com
www.farallon.com

Family Circle Magazine
375 Lexington Avenue
New York, NY 10017-5514
212-499-2000

Farm Rich
See: Rich-Seapak Corporation

 **Faultless Starch/Bon Ami Co.**
Consumer Affairs Department
1025 West Eighth Street
Kansas City, MO 64101-1200
816-842-1230
Fax: 816-842-4328

Federal Express Corp.
Glenn Pearson, Manager
PO Box 727
Department 1845
Memphis, TN 38194-1845
901-369-3600
Toll free: 1-800-238-5355
Fax: 901-395-4511
E-mail: webmaster@fedex.com

Federated Department Stores
Paula Coffey-Johnson, Consumer Affairs Assistant
7 West Seventh Street
Cincinnati, OH 45202
513-579-7000
Fax: 513-579-7185
www.federated-fds.com

First Union National Bank
1525 West W.T. Harris Blvd.
Charlotte, NC 28212
Toll free: 1-800-733-3862
www.firstunion.com

 **Fisher-Price**
Consumer Affairs Manager
636 Girard Avenue
East Aurora, NY 14052
716-687-3000
Toll free: 1-800-432-5437
TDD toll free: 1-800-382-7470
Fax: 716-687-3494
www.fisher-price.com


Florist Transworld Delivery Associates (FTD)
3113 Woodcreek Drive
Downers Grove, IL 60515
630-719-7800
Toll free: 1-800-669-1000

Flowers Industries, Inc.
Marta Turner, Vice President
PO Box 1338
1919 Flowers Circle
Thomasville, GA 31757
912-226-9110
Fax: 912-226-1318
www.flowersindustries.com

Forma Quality/Forma Scientific
See: Thermo Quest

 **Fort James Corp.**
Ophelia Millon, Manager of Consumer Affairs
PO Box 6000
Norwalk, CT 06856-6000
203-854-2458
Toll free: 1-800-243-5384

 **Foster & Gallagher, Inc.**
Cindy Faulkrier, Sales & Services
6523 North Galena Road
Peoria, IL 61632
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309-691-3633 (Mon.-Fri. after 5:15 p.m.)
Toll free: 1-800-447-0878
Fax: 309-589-2017

 **The Franklin Mint**
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Franklin Center, PA 19091
610-459-6000
Toll free: 1-800-523-7622
Fax: 610-459-6040

 **Frigidaire Home Products**
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Augusta, GA 30917
706-860-4110
Toll free: 1-800-451-7007
Fax: 614-792-4092
www.frigidaire.com

 **Frito-Lay**
Cathy Dial, Group Manager
7701 Legacy Dr. 1A-70
Plano, TX 75024
972-334-5022
Toll free: 1-800-352-4477
Fax: 972-334-5071
www.fritolay.com

Fruit of the Loom, Inc.
Janet Rosati, Director
Consumer Services
One Fruit of the Loom Drive
Bowling Green, KY 42102-9015
270-781-6400
Fax: 270-781-6400
E-mail: consumer.srv@fruit.com
www.fruit.com

Fuji Photo Film U.S.A., Inc.
Marianne Salimbene, Manager,
Consumer Information Center
1100 King George Post
Edison, NJ 08837
Toll free: 1-800-800-FUJI (3854)
Fax: 732-857-3487
www.fujifilm.com

Corporate Consumer Contacts

Fujitsu Computer Products of America

2904 Orchard Parkway
San Jose, CA 95134
408-432-6333
Toll free: 1-800-626-4686 (tech support)
Fax: 408-894-1709
www.fcpa.com

Fuller Brush Co.

PO Box 1247
Great Bend, KS 67530-0729
316-792-1711
Toll free: 1-800-523-3794
Fax: 316-793-4523
www.fullerbrush.com

FWB Software

2722 Gough Street
San Francisco, CA 94123
415-345-4300
Fax: 415-345-4358
E-mail: info@fwb.com
www.fwb.com

G

Galoot Toys, Inc.

Manager
500 Forbes Blvd.
South San Francisco, CA 94080
415-508-2400
Toll free: 1-800-934-8697
Fax: 650-952-7084
www.galoot.com

G.D. Searle and Co. Pharmaceuticals

PO Box 5110
Chicago, IL 60680
847-982-7000
Fax: 847-470-6633
www.monsanto.com

General Electric Co.

For information on GE consumer products and services, call: GE Answer Center service: 1-800-626-2000

General Mills, Inc.

PO Box 1113
Minneapolis, MN 55440-1113
Toll free: 1-800-336-9331 (Bisquick)
Toll free: 1-800-328-6787 (Betty Crocker)
Toll free: 1-800-328-1144 (cereals)
Toll free: 1-800-967-5248 (Yoplait)
Fax: 763-764-8330
www.generalmills.com

General Motors Acceptance Corp. (GMAC)

Customer Relations Manager
3044 West Grand Blvd.
Room AX348
Detroit, MI 48202
Toll free: 1-800-441-9234
TDD toll free: 1-800-TDD-GMAC
www.gmacfs.com

The Generra Company

Alan Bobin, President
3920 North 34th Street #300
Seattle, WA 98103
206-728-6888
Fax: 206-467-9326
www.generra.com

Genesee Brewing Co., Inc.

445 St. Paul Street
Rochester, NY 14605
716-546-1030
Toll free: 1-800-SAY-GENNY (729-4366)
Fax: 716-546-5011
www.highfalls.com

Georgia-Pacific Corp.

Packaged Paper Products:
PO Box 105605
Atlanta, GA 30348-5605
Toll free: 1-800-635-6672 (Consumer Response Center, Papers-imaging and Printing)
Building Products:
133 Peachtree Street NE
Peoria, IL 30303
404-652-4000
Toll free: 1-800-BUILD GP (Consumer Response Center, Building Products) (1-800-284-5347)
www.gp.com

Gerber Products Co.

Consumer Response
445 State Street
Fremont, MI 49413-1056
Toll free: 1-800-4-GERBER
Fax: 231-928-2423

Giant Food Inc.

Odonna Mathews, Vice President for Consumer Affairs
PO Box 1804
Department 597
Washington, DC 20013
301-341-4365
TDD: 301-341-4327
Fax: 301-618-4968
www.giantfood.com

Gillette Co.

Ruth Cote, Manager, Consumer Affairs
PO Box 61
Boston, MA 02199
617-421-7000
Toll free: 1-800-872-7202
Fax: 617-463-3410

The Glidden Co.

925 Euclid Avenue
Cleveland, OH 44115
216-344-8000
Fax: 216-344-8900

Global Village

1377 Clint Moore Road
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561-997-6227
Toll free: 1-888-417-0555 (current versions of modems)
Toll free: 1-800-336-2009 (customer service)
Fax: 561-523-2546

Golden Grain Co.

4576 Willow Road
Pleasanton, CA 94588
Toll free: 1-800-421-2444

Goldstar (L.G. Electronics)

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Huntsville, AL 35824
256-772-8860
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Fax: 800-448-4026

Gordon's Jewelers

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901 West Walnut Hill Lane
Irving, TX 75038-1003
972-580-4924
Fax: 972-580-5286

Gravis

See: ACCO Brands Inc.

Greyhound Lines, Inc.

PO Box 660362
Dallas, TX 75266-0362
214-849-8000

GTCO Calcomp

Eric Timmons, Vice President
Digitizers & Scanners
14555 North 82nd Street
Scottsdale, AZ 85260
480-948-6540
Toll free: 1-800-458-5888
Fax: 480-443-2254
E-mail: etimmons@gtcocalcomp.com
www.calcomp.com

Corporate Consumer Contacts

GTE Corp.

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Stamford, CT 06904
Toll free: 1-800-643-0997
www.gte.com

Guess? Inc.

Gabby Rios
1444 South Alameda Street
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213-765-3100
Toll free: 1-800-394-8377
Fax: 213-744-0855
www.guess.com

Guinness Import Co.

Six Landmark Square
Stamford, CT 06901-2704
203-323-3311
Toll free: 1-800-521-1591
Fax: 203-359-7209

H

H&R Block, Inc.

Jennifer Freeman, Director of Client Relations
4400 Main Street
Kansas City, MO 64111-9986
816-753-6900
Toll free: 1-800-829-7733
Fax: 816-932-1800
www.hrblock.com

Hain Food Group

16007 Camino del Rey Cantera
Irwindale, CA 91706-7811
Toll free: 1-800-265-6453

Hallmark Cards, Inc.

Manager of Consumer Affairs
PO Box 419580
2501 McGee Avenue
Kansas City, MO 64141-9580
816-274-5111
Toll free: 1-800-425-6275
Toll free: 1-800-425-5627
www.hallmark.com

Hanes Hosiery (Division of Sara Lee Corp.)

Carol Brown, Manager, Consumer Relations
PO Box 225
401 Hanes Mill Rd
Winston-Salem, NC 27105
Toll free: 1-800-342-7070
Fax: 336-519-2154
www.haneshosiery.com

Hartz Mountain Corp.

400 Plaza Drive
Secaucus, NJ 07094
201-271-4800

Hasbro, Inc.

Consumer Affairs Department
PO Box 200
Pawtucket, RI 02862
Toll free: 1-800-242-7276 (Headquarters)
Toll free: 1-800-255-5516
Fax: 401-431-8082
E-mail: Consumer_support@hasboro.com
www.hasbro.com

Heinz Frozen Foods

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Boise, ID 83707
Toll free: 1-800-892-2401
www.oreida.com

Heinz U.S.A.

Manager
PO Box 57
Pittsburgh, PA 15230
412-237-5740
Fax: 412-237-4230

Helene Curtis

Consumer Services
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Englewood Cliffs, NJ 07632
Toll free: 1-800-621-2013
Toll free: 1-800-782-8301
www.unilever.com

Hershey Food Corp.

Mindy Soloman, Supervisor
100 Crystal A Drive
Hershey, PA 17033
717-534-6799
www.hersheys.com

Hertz Corp.

Jeff Hauser, Manager
225 Brae Blvd.
Park Ridge, NJ 07656
201-307-2000
Toll free: 1-800-654-3131 (reservations)
Fax: 201-307-2928
www.hertz.com

Hewlett-Packard Co.

Francesca Rude, Customer Advocacy Manager
P. O. Box 10301
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650-857-1501
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E-mail: francesca_rude@hp.com
www.hp.com

Hillshire Farm & Kahn's

Consumer Affairs - Sara Lee Corp
3241 Spring Grove Avenue
PO Box 25111
Cincinnati, OH 45225
Toll free: 1-800-328-2426
Fax: 513-853-1626
www.hillshirefarm.com

Hilton Hotels Corp.

Bill Brooks, Vice President
9336 Civic Center Drive
Beverly Hills, CA 90210
310-278-4321
Fax: 310-205-4437
E-mail: billbrooks@hilton.com
www.hilton.com

Home Depot, Inc.

Steve Sapsford, Manager
2455 Paces Ferry Road, NW
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Fax: 770-384-3440
www.homedepot.com

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Fax: 877-325-4663
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Hoover Co.

Larry Calder, Manager of Consumer Response Center
101 East Maple
North Canton, OH 44720
330-499-9499
Toll free: 1-800-944-9200
Fax: 330-497-5065

Hormel Foods Co.

Rochelle Kroc, Manager of Consumer Response
Consumer Affairs
One Hormel Place
Austin, MN 55912-9989
507-437-5032
Toll free: 1-800-523-4635
Fax: 507-437-9852
E-mail: rakroc@hormel.com
www.hormel.com

Corporate Consumer Contacts

Howard Johnson, Inc.

3400 NW Grand Avenue
Phoenix, AZ 85017
602-264-9164
Fax: 602-264-7633

Huffy Bicycle Co.

Consumer Relations
401 Pleasant Valley Drive
Springboro, OH 45060
Toll free: 1-800-872-2453
Fax: 513-704-5980
www.huffy.com

Humana Inc.

500 West Main Street
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Louisville, KY 40201-1438
502-580-1000
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www.humana.com

Hunt-Wesson, Inc.

See: Orville Redenbacher

Hyatt Hotels & Resorts

John Romano, Director, Quality Assurance
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312-750-1234
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Fax: 402-593-5151
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Toll free: 1-800-426-4968 (customer service)
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www.ibm.com

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23297 Commerce Park
Beachwood, OH 44122
Toll free: 1-800-642-2112 (customer service)
Fax: 513-704-5980

Inglennook Vinyards

Consumer Relations
12667 Road 24
Madera, CA 93639
Toll free: 1-800-726-4422

Intel

1900 Prairie City Road
Folsom, CA 95630
916-377-7000 (switchboard)
916-356-8080
Toll free: 1-800-628-8686 (technical support and information)
Fax: 1-800-525-3019 (fax back); 916-356-6660
www.intel.com

International Dairy Queen, Inc.

Dean Peters, Communications Department Manager
PO Box 39286
7505 Metro Blvd.
Minneapolis, MN 55439-0286
612-830-0200
Fax: 612-830-0480
www.dairyqueen.com

Iomega

1821 West Iomega Way
Roy, UT 90467
801-778-1000 (headquarters)
801-778-5875 (technical support, 8-12 MST)
801-629-7629
Toll free: 1-800-450-5522
Toll free: 1-888-4-IOmega (446-6342)
Fax: 801-779-5632
www.iomega.com

J

J. Baker, Inc.

Mark Beaudouin, First Vice Pres. and Gen. Counsel, Secretary
555 Turnpike Street
Canton, MA 02021
781-828-9300
Fax: 781-821-0614

Jackson & Perkins Nursery Stock

Manager
2518 South Pacific Highway
Medford, OR 97501
Toll free: 1-800-872-7673
Fax: 800-242-0329

Jameson Hospitality, LLC

Viola Johnson, Guest Services Manager
Jameson Inns & Signature Inns
8 Perimeter Center East
Suite 8050
Atlanta, GA 30346
770-901-9020
Fax: 770-901-9550
E-mail: vjohnson@jamesoninns.com
www.jamesoninns.com

JCPenney Co., Inc.

Joan McComb, Corporate Customer Relations Manager
PO Box 10001
Dallas, TX 75301-7303
972-431-1000
Fax: 972-431-9140
www.jcpenney.com

Jenn Air-Maytag Appliance Sales Company

240 Edwards Street
Cleveland, TN 37311
Toll free: 1-800-688-1100
TDD toll free: 1-800-688-2080
www.jennair.com

Jenny Craig International

11355 North Torrey Pines Road
LaJolla, CA 92037
858-812-7000
Fax: 858-812-2700
www.jennycraig.com

Jockey International, Inc.

2300 60th Street
PO Box 1417 (53141-1417)
Kenosha, WI 53140
260-658-8111
Fax: 260-658-1812
www.jockey.com

John Hancock Mutual Insurance Co.

PO Box 111
Boston, MA 02117
617-572-6385
Toll free: 1-800-732-5543
TDD toll free: 1-800-832-5282
Fax: 617-572-8707
www.jhancock.com



Corporate Consumer Contacts

Johnny Appleseed's, Inc.

30 Tozar Road
Beverly, MA 01915
978-922-2040
Toll free: 1-800-767-6666
Fax: 800-755-7557

Johns-Manville Corporation

PO Box 5108
Denver, CO 80217-5108
303-978-2000
Toll free: 1-800-654-3103
Fax: 303-978-2318 (product information)
www.jm.com

Johnson & Johnson Consumer Products, Inc.

199 Grandview Road
Skillman, NJ 08558
908-874-1000

Johnson Publishing Co., Inc.

Martha Davis
820 South Michigan Avenue
Chicago, IL 60605
312-322-9200 (written complaints only)

Jordache Enterprises, Inc.

1411 Broadway
New York, NY 10018
212-944-1330

Joseph E. Seagram & Sons, Inc.

Gerri Stuckey
800 3rd Avenue
New York, NY 10022
212-572-1282
Fax: 212-572-1264

Jostens

148 E Broadway
Owatonna, MN 55060
507-455-6100
Toll free: 1-800-854-7464
www.jostens.com

Just Born, Inc.

Donna Burkit, Manager, Customer Service & Distribution
1300 Stefko Blvd
Bethlehem, PA 18017
610-867-7568
Toll free: 1-800-445-5787
Fax: 1-800-543-4981
E-mail: dburkit@justborn.com

Just My Size Clothing Co. (Sara Lee Corp)

Carol Brown, Manager, Consumer Relations
Hanes Hosiery
PO Box 1938
401 Hanes Mill Rd
Winston Salem, NC 27105
Toll free: 1-888-567-3487

JVC Company of America

Michael Colicchio, National Customer Relations Manager
Customer Relations
1700 Valley Road
Wayne, NJ 07494
973-315-5000
Toll free: 1-800-252-5722
Fax: 973-315-5042
E-mail: customerrelation@jvcamerica.com
www.jvcservice.com

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212-745-0100

Kawasaki Motor Corp., U.S.A.

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949-770-0400
Fax: 949-460-5629
www.kawasaki.com

Keebler Company

Consumer Affairs
PO Box 1037
Elmhurst, IL 60126
630-833-2900
Fax: 630-833-6961
www.keebler.com

Kellogg Company

Consumer Affairs
PO Box CABB
Battle Creek, MI 49016-1986
616-961-2000
Toll free: 1-800-962-1413
Toll free: 1-800-962-1516
Fax: 616-961-9033
E-mail: emailus@kellogg.com
www.kelloggs.com

Kelly Springfield Tire Co.

12501 Willow Brook Road, SE
Cumberland, MD 21502-2599
301-777-6000
Fax: 301-777-6008

Kemper Insurance Companies

Nancy Brebner, Customer Relations Manager
1 Kemper Drive
C-3
Long Grove, IL 60049
847-320-3237
Toll free: 1-800-833-0355
www.kemperinsurance.com

Kenner

See: Hasbro, Inc.

Kenner Products

Consumer Affairs Department
PO Box 200
Pawtucket, RI 02862
1-800-242-7276 (headquarters)
Toll free: 1-800-327-8264
Fax: 401-431-8082
E-mail: consumer_support@hasboro.com
www.hasbro.com

Kensington

See: ACCO Brands Inc.

Kensington Technology Group

2855 Campus Drive
San Mateo, CA 94403
650-572-2700
Toll free: 1-800-535-4242
Fax: 650-572-9675
www.kensington.com

Keytronic Corporation

PO Box 14687
Spokane, WA 99214
509-928-8000
Toll free: 1-800-262-6006 (technical support and sales)
Fax: 509-927-5224
www.keytronic.com

Kimberly-Clark Corporation

Cindy Van Grinsven, Director, Consumer Services
401 North Lake
Neenah, WI 54956
920-721-8000
Toll free: 1-800-544-1847
Fax: 920-721-4766
www.kimberly-clark.com

Kinetico Incorporated

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PO Box 193
Newbury, OH 44065

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Fax: 440-564-9541
E-mail: custserv@kinetico.com
www.kinetico.com

 **The Kirby Company**
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1920 West 114th Street
Cleveland, OH 44212
216-228-2400
216-228-2403
Toll free: 1-800-494-8586
Fax: 216-529-6164
E-mail: consumer@kirbywhq.com
www.kirby.com

 **K-mart Corp.**
David Easterbrook, Vice Pres.
Customer Service
3100 West Big Beaver Road
Troy, MI 48084
248-643-1000
Toll free: 1-800-635-6278
Fax: 248-614-1970

Kohl's Corp.
Customer Service
N. 56 W 17000 Ridgewood Drive
Menomonee Falls, WI 53051
262-703-7000
Toll free: 1-800-694-2674
Fax: 262-703-6198
E-mail: customerservice@kohls.com
www.kohls.com

Kohler Co.
Alan Wilson, Manager
444 Highland Drive
Mail Stop 10
Kohler, WI 53044
920-457-4441
Toll free: 1-800-456-4537
Fax: 920-459-1611

 **Kraft Foods, Inc.**
Tamara J. Hartweg, Manager
1 Kraft Court
Glenview, IL 60025
Toll free: 1-800-323-0768
Fax: 847-646-7853
www.kraftfoods.com

 **Kroger Co.**
Judy Holland, Manager
1014 Vine Street
Cincinnati, OH 45202
513-762-1589
Toll free: 1-800-632-6900

Kyocera Optics, Inc.
2301-200 Cottontail Lane
Somerset, NJ 08873
732-560-0060
Toll free: 1-800-526-0266
Fax: 732-560-9221
www.yasmica.com

L


 **Land O'Lakes, Inc.**
Lydia Botham, Consumer Affairs
Manager
PO Box 64101
St. Paul, MN 55164-0101
651-481-2128
Toll free: 1-800-328-4155
Fax: 651-481-2959
E-mail: lboth@landolakes.com
www.landolakes.com

Land's End
Consumer Service
PO Box 64101
Dodgeville, WI 53595
608-935-9341
Toll free: 1-800-332-4700
Toll free: 1-800-356-4444
TDD/TTY toll free: 1-800-541-3459
Fax: 608-935-6254
E-mail: myorder@landsend.com
www.landsend.com

Lane Furniture
Bill West, Vice President
701 Fifth Street
PO Box 151
Altavista, VA 24517
804-369-5641
Fax: 804-369-3677
www.lanefurniture.com

 **La-Z-Boy, Inc.**
Beth Rupp, Supervisor of Consumer
Services
1284 North Telegraph Road
Monroe, MI 48162-3309
734-242-1444
E-mail: cservice@la-z-boy.com
www.la-z-boy.com

Lee Apparel
9001 West 67th Street
Merriam, KS 66202
913-384-4000

 **L'eggs Products (Division of Sara Lee Corp.)**
Carol Brown, Manager, Consumer
Relations
PO Box 450
401 Hanes Mill Rd


Winston-Salem, NC 27105
Toll free: 1-800-925-3447
Fax: 336-519-2154
www.leggs.com

 **LEGO Systems, Inc.**
Lois B. Ritchotte, Senior Manager
Consumer Affairs
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PO Box 1600
Enfield, CT 06083-1600
Toll free: 1-800-422-5346
Fax: 860-763-7754
www.lego.com

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5604 Alameda Place, NE
Albuquerque, NM 87113
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Fax: 505-821-7331


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Bob Schjerven, President & COO
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Dallas, TX 75379-9900
972-497-5000
Fax: 972-497-5299
www.davelennox.com

 **Lever Brothers Co.**
Consumer Services
800 Sylvan Avenue
Englewood Cliffs, NJ 07632
Toll free: 1-800-598-1223
Toll free: 1-800-598-5005
www.unilever.com

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San Francisco, CA 94111
Toll free: 1-800-USA-LEVI
E-mail: www.levi.com

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336-812-8181
Toll free: 1-800-LEVOLOR
www.lev.com

Lexmark International
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Bldg. 004-2
Lexington, KY 40550
606-232-3000
Fax: 606-232-2873
www.lexmark.com

 **Liberty Mutual Insurance Group**
Krista Young, Senior Consumer
Affairs Consultant
175 Berkeley Street

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617-357-9500
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E-mail: PresidentialSvcTeam@LibertyMutual.com
www.libertymutual.com

Lillian Vernon Corp.

2600 International Parkway
Virginia Beach, VA 23452
757-430-1500
Toll free: 1-800-285-5555 (orders)
Toll free: 1-800-505-2250 (customer service)
TDD/TTY toll free: 1-800-285-5536
Fax: 757-430-1010
E-mail: LVCcustsrv@aol.com
www.lillianvernon.com

The Limited, Inc.

Vice President
Three Limited Parkway
Columbus, OH 43230
614-415-7000

Lincoln Electric Co.

John Sichko, Acting Service Manager
Machine and Consumables
22801 St. Claire Avenue
Cleveland, OH 44117
216-383-2519
Toll free: 1-800-833-7353
Fax: 216-481-2309
E-mail: john.sichko@lincolnelectric.com
www.lincolnelectric.com

L.L. Bean, Inc.

Casco Street
Freeport, ME 04033-0001
207-865-4761
Toll free: 1-800-341-4341
TDD toll free: 1-800-545-0090
E-mail: llbean@llbean.com
www.llbean.com

Long John Silver's Restaurants Inc.

Bruce Hinton, Senior Director
PO Box 11988
101 Yorkshire Drive
Lexington, KY 40579-1988
606-388-6000
606-388-6300
E-mail: bhinton@lgsilvers.com
www.ljsilvers.com

L'Oreal Cosmetics

Division of Cosmair, Inc.
PO Box 98
Westfield, NJ 07091-9987

Toll free: 1-800-332-2036
Toll free: 1-800-631-7358 (L'Oreal Hair)
Fax: 732-499-2599

Los Angeles Times

Times Mirror Square
Los Angeles, CA 90053
213-237-5000

Lotus Development Corp.

55 Cambridge Parkway
Cambridge, MA 02142
617-577-8500
Toll free in MA: 1-800-205-9933
Toll free: 1-800-223-0303 (training/resellers only)
Toll free: 1-800-988-2500 (technical support)
Toll free: 1-800-346-3508 (customer support)
Toll free: 1-800-356-9866 (in Canada)
www.lotus.com

M

Macromedia, Inc.

600 Townsend Street
San Francisco, CA 94103
415-252-2000 (general office)
415-252-9080 (technical support)
Toll free: 1-800-470-7211
Fax: 415-703-0924
www.macromedia.com

Macy's East

Customer Service
151 West 34th Street
New York, NY 10001
212-695-4400
Toll free: 1-800-526-1202
www.macys.com

Macy's West

50 O'Farrell Street
San Francisco, CA 94102
Toll free: 1-800-877-2655
www.macys.com

Magic Chef-Maytag Appliance Sales Company

240 Edwards Street
Cleveland, TN 37311
Toll free: 1-800-688-1120
TDD toll free: 1-800-688-2080

Mannington Mills, Inc.

Consumer Affairs Department
PO Box 30
Salem, NJ 08079
856-935-3000 ext. 5864
Toll free: 1-800-356-6787

Fax: 856-339-6099
www.mannington.com

Marine Midland Bank, N.A.

95 Washington Street
Atrium 3 North
Buffalo, NY 14273
716-841-1000
Fax: 716-841-2547


Marriott Corp.

One Marriott Drive
Washington, DC 20058
Toll free: 1-800-535-4028 (guest relations)
Fax: 402-390-1698
www.marriott.com

Massachusetts Mutual Insurance Co.

Brad Hoffman, Asst. Vice President, Compliance
Customer Relations
1295 State Street
Springfield, MA 01111
413-744-6165
413-744-3143
Toll free: 1-800-487-7844
Toll free: 1-800-767-1000
Fax: 413-744-8545
E-mail: bhoffman@massmutual.com
www.massmutual.com

★ **MasterCard International**

 (contact issuing bank)
PO Box 28468-0968
St. Louis, MO 63146-0968
Toll free: 1-800-826-2181 (lost or stolen or questions about the MasterCard system)
Toll free: 1-800-300-3069
Fax: 314-542-3724
www.mastercard.com

Matsushita Services Co. of America

1 Panasonic Way
Secaucus, NJ 07094
201-348-7000
Toll free: 1-800-211-7262

Mattel, Inc.

Brian Beitler, Director, Worldwide Consumer Affairs
333 Continental Boulevard
El Segundo, CA 90245-5012
310-252-2000
Toll free: 1-800-524-TOYS (8697)
Fax: 310-252-4190
E-mail: service@mattel.com

Corporate Consumer Contacts

Maxicare Health Plans, Inc.

1149 South Broadway
Los Angeles, CA 90015
213-742-0900
Toll free: 1-800-234-6294 (member services only)
Fax: 213-365-3499
www.maxicare.com

Maxis

2121 North California Blvd., #600
Walnut Creek, CA 94596
925-933-5630
Toll free: 1-800-245-4525
Fax: 925-927-3736
www.maxis.com

Maxtor

2191 Zanker Road
San Jose, CA 95131
303-678-2041 (customer service)
Toll free: 1-800-262-9867
Fax: 408-922-2085
www.maxtor.com

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James Harner
Senior Vice President
611 Olive Street
St. Louis, MO 63101
314-342-6300
Fax: 314-342-3038
www.maycompany.com

Maybelline, Inc.

Division of Cosmair Inc
PO Box 1010
Clark, NJ 07066-1010
Toll free: 1-800-944-0730

Mayflower Transit, Inc.

PO Box 26150
Fenton, MO 63026-1350
636-326-3100
Toll free: 1-800-428-1234

Maytag Appliance Sales Company

240 Edwards Street
Cleveland, TN 37311
Toll free: 1-800-688-9900
TDD toll free: 1-800-688-2080
www.maytag.com

McCormick & Co., Inc.

Laurie Harrsen, Manager
211 Schilling Circle
Hunt Valley, MD 21031
410-527-8753
Toll free: 1-800-632-5847

Fax: 410-527-6005

www.mccormick.com

McCrory Stores, Inc.

Gregory Pepple, Tax Director
12 West Market Street
PO Box 15036
York, PA 17405-7036
717-679-4135
Fax: 717-699-4194
E-mail: gdpepple@aol.com


McDonald's Corp.

Beth Petersohn, Manager
Kroc Drive
Oak Brook, IL 60523
630-623-6198
www.McDonalds.com

McGraw-Hill, Inc.

Customer Service Manager
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New York, NY 10020
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Fax: 614-759-3641
www.books.mcgraw-hill.com

★ MCI WorldCom

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11th Floor
Arlington, VA 22202
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www.mci.com

McKee Foods Corp.

PO Box 750
Collegedale, TN 37315
Toll free: 1-800-522-4499
Fax: 423-238-7150

McKesson Water Products Co.

Mike Lindop Riley, Vice President
Manufacturing
3280 East Foothill Blvd., #400
Pasadena, CA 91109
818-585-1000
Toll free: 1-800-4WATERS
Fax: 818-585-8553

Mer cruiser

3003 North Perkins Road
Stillwater, OK 74075
405-377-1200
Fax: 405-743-6560

Melitta USA, Inc.

Yvette Harris, Manager
13925 58th Street North
Clearwater, FL 34624
727-535-2111

Toll free: 1-888-635-4882

Fax: 727-530-7870

Mellon Financial Corp.

Paul Beideman, Executive Vice President
One Mellon Bank Center
Room 5135
Pittsburgh, PA 15258-0001
412-234-8552
Fax: 412-236-1818

The Mentholum Co., Inc.

Consumer Affairs Representative
707 Sterling Drive
Orchard Park, NY 14127
716-882-7660
Toll free: 1-800-688-7660
Fax: 716-677-9531
www.mentholatum.com

★ Merck Medco Managed Care, L.L.C.

Patricia Royer, Vice President
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100 Parsons Pond Drive
Franklin Lakes, NJ 07417
201-269-5953
E-mail: patricia-royer@merck.com
www.merck.com

Mercury Marine

PO Box 1939
Fond Du Lac, WI 54936-1939
920-929-5040
Fax: 920-929-5893

Merrill Lynch, Pierce, Fenner & Smith

Jan Shaffer
PO Box 9084
Princeton, NJ 08543-9084
609-282-6920

Mervyn's

Colleen Dahle-Hong, Senior Paralegal
22301 Industrial Blvd.
Hayward, CA 94541
510-727-5208

★ Metropolitan Life Insurance Co.

Rebecca Greene, Assistant Vice President
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Area 7B
New York, NY 10010
212-578-5044
Toll free: 1-800-638-5000

Corporate Consumer Contacts

Toll free: 1-800-638-5433
Fax: 212-685-8042
E-mail: rgreene@metlife.com
www.metlife.com

★ Michelin North America, Inc.

PO Box 19001
Greenville, SC 29602
Toll free: 1-800-847-3435
www.michelin.com

Michigan Bulb Co.

John Milian, Customer Service Manager
1950 Waldorf, NW
Grand Rapids, MI 49550
616-453-5401
Fax: 616-735-2628

Microsoft Corp.

One Microsoft Way
Redmond, WA 98052-6399
425-882-8080
206-635-7000 (Windows 95 Support)
www.microsoft.com

Mid-Michigan Surgical Supply

595 North Avenue
Battle Creek, MI 49017
616-962-9541
Toll free: 1-800-445-5820
Fax: 616-926-9650

Midas International Corp.

Jim Crum, Manager
1300 Arlington Heights Rd
Itasca, IL 60143
Toll free: 1-800-621-0144
Fax: 800-450-2207

Miles Kimball Co.

Mary Courtois, Customer Service Manager
41 West 8th Avenue
Oshkosh, WI 54906-0002
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TDD: 920-231-5506
Fax: 920-231-6915

The Milnot Company

Jean Sellberg, Manager, Consumer Services
100 South Fourth Street
St. Louis, MO 63102
314-655-2100
Toll free: 1-877-MILNOT1
Toll free: 1-877-BEECH-NUT
Fax: 314-655-2201
www.milnot.com

Milton Bradley
See Also: Hasbro, Inc.

Milton Bradley
Consumer Affairs Department
PO Box 200
Pawtucket, RI 02862
413-525-6411 (headquarters)
Toll free: 1-888-836-7025
Fax: 401-431-8082
E-mail:
consumer_support@hasboro.com
www.hasbro.com

Minolta Corp.
Peter Longueira, National Customer Service Manager
Consumer Products Group
101 Williams Drive
Ramsey, NJ 07446
201-825-4000
www.minoltausa.com

Minwax/Sherwin-Williams

10 Mountain View Road
Upper Saddle River, NJ 07458-1934
Toll free: 1-800-526-0495
Fax: 201-818-7605
www.minwax.com

Mitsubishi Electronics America, Inc.

9351 Jeronimo Road
Irvine, CA 92618
Toll free: 1-800-332-2119
Fax: 949-465-6147
www.mitsubishi-tv.com

M&M/Mars, Inc.

Lesley Verdi, Consumer Response Manager
800 High Street
Hackettstown, NJ 07840
908-852-1000
Toll free: 1-800-222-0293
E-mail: lesleyverdi@effem.com
www.m-ms.com

Mobil Oil Corp.

Otis Williams, Customer Relations Manager
3225 Gallows Road
Fairfax, VA 22037
Toll free: 1-800-662-4592

Mobil Oil Credit Corp.

R.D. Bahr, Credit Services Manager
11300 Corporate Avenue
Lenexa, KS 66219-1385
Toll free: 1-800-225-9547
Fax: 703-846-6002

Monet Group Inc. Crystal Brand Jewelry Group

3400 Pawtucket Avenue
East Providence, RI 02860
401-434-4500

Monsanto Co.
800 North Lindbergh Blvd.
St. Louis, MO 63167
314-694-1000
www.monsanto.com

Montgomery Ward

Customer Service
535 West Chicago Avenue
Chicago, IL 60671
312-467-2000
Fax: 312-467-2175

Morgan Stanley, Dean Witter, Discover & Co.

2 World Trade Center
66th Floor
New York, NY 10048
Toll free: 1-800-733-2307

Morton International

100 North Riverside Plaza
Chicago, IL 60606
312-807-2693
Fax: 312-807-2899
www.morton.com

Motts, Inc.

PO Box 3800
Stamford, CT 06905
203-968-7500
Toll free: 1-800-426-4891
www.motts.com

Movado Group, Inc.

Holly Russo, Director
125 Chubb Avenue
Lyndhurst, NJ 07071
201-460-4800
Fax: 201-460-3832
www.vizio.com (for Vizio watches)

Mutual Life Insurance Company of New York (MONY)

1740 Broadway
New York, NY 10019
212-708-2000
Toll free: 1-800-487-6669 (D.I./Life/Medical)
www.mony.com

Corporate Consumer Contacts

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Elizabeth Powell, Vice President
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Mutual of Omaha Plaza
Omaha, NE 68175
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Toll free: 1-800-775-6000
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elizabeth.powell@mutualofomaha.com
www.mutualofomaha.com

N

Nabisco Foods Group

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Fax: 973-503-2202
www.nabiscoworld.com

National Amusements, Inc.

William Towe, Senior Vice President
200 Elm Street
Dedham, MA 02026
781-461-1600
Fax: 781-326-6899

National Car Rental System, Inc.

Regina Barr, Manager, Customer Services
7700 France Avenue South
Minneapolis, MN 55435
612-893-6480
Toll free: 1-800-468-3334
Fax: 612-830-2936
E-mail: barr@nationalcar.com

National Presto Industries, Inc.

Randy Lieble, Treasurer
3925 North Hastings Way
Eau Claire, WI 54703-3703
715-839-2121
Fax: 715-839-2122

National Fuel Gas Company

Quality Assurance Department
10 Lafayette Square
Buffalo, NY 14203
Toll free: 1-800-453-3513
Fax: 716-857-7061
www.nationalfuelgas.com

NBC

30 Rockefeller Plaza
New York, NY 10112
212-664-2333

NCE Computer Group

1975 Friendship Drive Suite C
El Cajon, CA 92020-1130
619-212-3000
Toll free: 1-800-458-0300

Near East Food Products (Division of Quaker Oats)

321 N. Clark Street
Leominster, MA 01453
312-222-7111
www.quakeroats.com

Neiman-Marcus

PO Box 729080
Dallas, TX 75372
214-761-2660
Toll free: 1-800-685-6695
Fax: 214-761-2650
www.neimanmarcus.com

Nestle USA

Consumer Services Center
800 North Brand Blvd
Glendale, CA 91203
Toll free: 1-800-225-2270
Fax: 818-549-6330
www.nestleusa.com

Netopia, Inc.

2470 Mariner Square Loop
Alameda, CA 94501
510-814-5100
Fax: 510-814-5020
www.netopia.com

Neutrogena Corp.

Consumer Information Center
5760 West 96th Street
Los Angeles, CA 90045
Toll free: 1-800-582-4048
Fax: 310-337-5564
www.neutrogena.com

Nevada Bell

645 East Plumb Lane
Reno, NV 89502
775-333-4339
Fax: 775-333-2364

The New England

John G. Small, President
501 Boylston Street
Boston, MA 02116
617-578-2810
Fax: 617-578-5511

New York Magazine (Division of Pre-Media)

444 Madison Avenue
New York, NY 10022
212-508-0700

New York Times Co.

Steph Jespersen, Manager
229 West 43rd Street
New York, NY 10036
212-556-7173

Newport News, Inc.

George Ittner, President and CEO
5000 City Line Road
Hampton, VA 23661
757-827-7010
Fax: 757-825-4106

Newsweek, Inc.

PO Box 59967
Boulder, CO 80322
Toll free: 1-800-631-1040 (subscriber service)
Fax: 201-335-5971

Nexus Products Co.

PO Box 1274
Santa Barbara, CA 93116-9976
805-968-6900
Toll free: 1-800-444-6399
Fax: 805-968-6540
www.nexusproducts.com

Niagara Mohawk Power Corp.

Lynda Danovitz, Director, Customer Service Training
Dey's Centennial Plaza
PO Box 5300
Syracuse, NY 13250-5300
315-460-7015
Fax: 315-460-7147
E-mail: danovitzl@nimo.com
www.nimo.com

Nike, Inc.

Nike/World Campus
1 Bowerman Drive
Beaverton, OR 97005-6453
503-671-6453
Toll free: 1-800-344-6453
E-mail: www.nike.com

Nine West Group Inc.

Customer Relations
9 West Plaza
1129 Westchester Avenue
White Plains, NY 10604-3529
914-640-6400
Toll free: 1-800-260-2227 (customer service)
Fax: 914-640-6069
www.ninewest.com

Corporate Consumer Contacts

Norelco Consumer Products Co. (Division of Philips Electronics North America Corp.)

Julie Brown, Manager
1010 Washington Blvd.
PO Box 120015
Stamford, CT 06912-0015
Toll free: 1-800-243-7884
Fax: 203-975-1812

Northwest Airlines

C6590
5101 Northwest Drive
St. Paul, MN 55111-3034
612-726-2046
Toll free: 1-800-225-2525
TDD toll free: 1-800-328-2298 (reservations)
www.nwa.com

Northwestern Mutual Life Insurance Co.

Thomas Towers, Director of Public Relations
720 East Wisconsin Avenue
Milwaukee, WI 53202
414-299-7179
Fax: 414-299-2463
www.northwesternmutual.com

Norwegian Cruise Line

Alice Cain-Moore, Manager Guest Relations
7665 Corporate Center Drive
Miami, FL 33126
305-436-4000
Toll free: 1-800-327-7030

Novartis Consumer Health, Inc.

560 Morris Avenue
Building F
Summit, NJ 07901-1312
Toll free: 1-800-452-0051 (Over-the-counter products)
Fax: 908-598-7583
www.novartis.com

Novartis Crop Protection

410 Swing Road
Greensboro, NC 27409
336-632-6000
Toll free: 1-800-334-9481
www.novartis.com

Novartis Pharmaceuticals

59 Route 10
East Hanover, NJ 07936
Toll free: 1-800-742-2422
www.novartis.com

Novell, Inc.

1555 North Technology Way
Orem, UT 84097
Toll free: 1-800-638-9273
Toll free: 1-800-858-4000 (Tech Support)
Fax: 801-228-5176

Nu Tone, Inc.

Joe Falco, Director of Consumer Relations
Madison and Redbank Roads
Cincinnati, OH 45227
513-527-5231
Fax: 513-527-5122
E-mail: ask@nutone.com
www.nutone.com

The NutraSweet/Equal Co.

PO Box 2986
Chicago, IL 60654-0986
Toll free: 1-800-321-7254 (NutraSweet)
Toll free: 1-800-323-5316 (Equal)
www.equal.com;
www.nutrasweet.com

O

Okidata

Toll free: 1-800-OKIDATA (654-3282)
24 hours a day, 7 days a week)

Olan Mills, Inc.

Kim Harris, Director
4325 Amnicola Highway
PO Box 23456
Chattanooga, TN 37422-3456
423-622-5141
Toll free: 1-800-251-6320
Fax: 423-499-3864
E-mail: omcuserv@cdc.net
www.olanmills.com

Olympus America

Barbara Abe, Manager
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Melville, NY 11747
516-844-5000
Toll free: 1-800-622-6372
Fax: 516-844-5262

Ontrack Computer Systems

9023 Colombine Road
Eden Prairie, MN 55347
612-937-2121

Orkin

Carl Jackson, Manager
2170 Piedmont Road, NE

Atlanta, GA 30324
404-329-7400
Toll free: 1-800-346-7546
Fax: 404-633-2315

Ortho, Roundup and Greensweep

Ed Billmaier, Director
Consumer Service
14111 Scottslawn Road
Marysville, OH 43041
Toll free: 1-800-225-2883
www.ortho.com

Orville Redenbacher

PO Box 4800
Fullerton, CA 92834
714-680-1431

OSCO Drugs, Subsidiary of American Stores

PO Box 27447
Salt Lake City, UT 84127-0447
801-961-5600
Toll free: 1-800-541-2863
Fax: 801-531-0768

Outboard Marine Corp.

Henry Hegel, Director
100 Sea Horse Drive
Waukegan, IL 60085
847-689-6200
Fax: 847-689-5489
www.omc-online.com

Owens Corning World Headquarters

One Owens Corning Parkway
Toledo, OH 43659-0001
419-248-8000
www.owenscorning.com

P

Pac-Fab, Inc.

Hugh D. Smith, Director of Customer Support
1620 Hawkins Ave
Sanford, NC 27330
919-774-4151
919-775-4206
Fax: 919-775-1127
www.pacfab.com

Pacific Bell

Eva Holding, Director
Regulatory & Executive Customer Relations
140 New Montgomery Street

Corporate Consumer Contacts

San Francisco, CA 94015
Toll free in CA: 1-800-791-6661
Toll free: 1-800-697-6500 (nationwide)

PaineWebber Inc.

Client Relations
1000 Harbor Blvd.
7th Floor
Weehawken, NJ 07087
201-902-4936
Toll free: 1-800-354-9103
Fax: 201-902-5795

Paper Direct, Inc.

See: Current, Inc.

Paramount Cards Inc.

Customer Service
400 Pine Street
Pawtucket, RI 02860
410-726-0800
Toll free: 1-800-343-2239
Fax: 401-726-0920
E-mail:
paramount_cards@compuserve.com
www.paramountcards.com

Parker Brothers

See: Hasbro, Inc.

Pella Corp.

102 Main Street
Pella, IA 50219
515-628-1000
Fax: 515-628-6070

Pennzoil-Quaker State Company

Consumer Information
PO Box 2967
Houston, TX 77252-2967
713-546-4000
Toll free: 1-800-990-9811
Fax: 713-546-4325
www.pennzoil-quakerstate.com

Pepsi-Cola Co.

Christine Jones, Manager
1 Pepsi Way
Somers, NY 10589-2201
Toll free: 1-800-433-2652
Fax: 914-767-6177
www.pepsico.com

Perdue Farms

Stephanie Burton, Consumer
Relations Coordinator
PO Box 1537
Salisbury, MD 21802
410-543-3000
Toll free: 1-800-473-7383
www.perdue.com

The Perrier Group

David Muscato
777 West Putnam Avenue
Greenwich, CT 06830
203-531-4100
Fax: 203-863-0256

Pfizer Inc.

235 East 42nd Street
New York, NY 10017-5755
212-573-2323
www.pfizer.com

Pharmacia and UpJohn Corp.

7000 Portage Road
Kalamazoo, MI 49001
Toll free: 1-800-253-8600
www.pnu.com

Pharmavite Corporation

Consumer Affairs
15451 San Fernando Mission Blvd.
Mission Hills, CA 91346
Toll free: 1-800-276-2878
Toll free: 1-800-314-HERB
Fax: 818-837-8609
www.vitamin.com

Philip Morris USA

Nancy Zimbalist, Supervisor
Consumer Affairs
120 Park Avenue
New York, NY 10017
917-663-2883
Toll free: 1-800-343-0975
Fax: 917-663-5362
www.philipmorris.com

Philips Lighting Company

Toni Hoffman, Corporate Quality
Analyst
200 Franklin Square Drive
Somerset, NJ 08875-6800
732-563-3081
Toll free: 1-800-555-0050
Fax: 732-563-3116
www.lighting.philips.com/nam

Phillips Petroleum Co.

16 Phillips Building
Bartlesville, OK 74004
918-661-1215
Fax: 918-662-2075
www.phillips66.com

Phillips-Van Heusen Corp.

1001 Frontier Road, Suite 100
Bridgewater, NJ 08807
908-685-0050
Fax: 908-704-8045

The Pillsbury Company

MS 2866
200 South 6th Street
Minneapolis, MN 55402
612-330-4966
Toll free: 1-800-767-4466
www.pillsbury.com

Pioneer Electronics Service, Inc.

Manager, Customer service
PO Box 1760
Long Beach, CA 90810
310-952-2561
Toll free: 1-800-421-1404
Fax: 310-952-2821
www.pioneerelectronics.com

Pirelli Tire Corporation

Manager
300 George Street
New Haven, CT 06511
203-784-2200
Fax: 203-784-2408

Playskool

See Also: Hasbro, Inc.

Playskool (Division of Hasbro)

Consumer Affairs Department
PO Box 200
Pawtucket, RI 02862
Toll free: 1-800-242-7276 (Headquarters)
Toll free: 1-800-752-9755 (Consumer Affairs)
Fax: 401-431-8082
E-mail:
consumer_support@hasboro.com
www.hasbro.com

Playtex Apparel, Inc.

Patti Rossi, Manager
Consumer Affairs
PO Box 631
MS 1526
Dover, DE 19903-0631
302-674-6000
302-674-6381
Toll free: 1-800-537-9955
Fax: 302-674-6022

Polaroid Corp.

201 Burlington Road
Bedford, MA 01730
781-386-2000 (collect calls accepted within MA)
Toll free outside MA: 1-800-343-5000
Fax: 781-386-5605
www.polaroid.com

Corporate Consumer Contacts

Polo/Ralph Lauren Corp.

DeCarla Mittman, Consumer
Relations Manager
4100 Beachwood Drive
Greensboro, NC 27410
Toll free: 1-800-775-7656
Fax: 910-632-9097

Price Chopper Supermarkets

Joanne R. Gage, Vice President,
Consumer Marketing Services
501 Duanesburg Road
Schenectady, NY 12306
518-356-9480
518-355-5000
Toll free: 1-800-666-7667
Fax: 518-356-9595
E-mail:
joannegage@pricechopper.com
www.pricechopper.com

Primedia Consumer Magazines

745 Fifth Avenue
New York, NY 10151
212-745-0100
www.primediainc.com

Procom Technology

1821 East Dyer Road
Santa Ana, CA 92705
714-852-1000
Toll free: 1-800-800-8600
Fax: 714-852-1221

Procter & Gamble Co.

Consumer Relations
PO Box 599
Cincinnati, OH 45201-0599
513-945-8787
(Toll free nos. appear on all labels)
www.pg.com

Proteon

9 Technology Drive
Westborough, MA 01581
508-898-3100

Provident Mutual Life Insurance

1000 Chesterbrook Blvd
Berwyn, PA 19312-1181
610-407-1717
Toll free: 1-800-523-4681
Fax: 610-407-1379

Prudential Insurance Co. of America

Carol Wessolock
Prudential Plaza, 24th Floor
751 Broad Street

Newark, NJ 07102
201-802-6000
Toll free: 1-800-837-3645
Fax: 201-622-4729

Prudential Property & Casualty Co.

23 Main Street
PO Box 500
Holmdel, NJ 07733
908-946-6000
Toll free: 1-800-437-5556
Fax: 908-946-6245

Prudential Securities Inc.

Client Relations Department
One New York Plaza
New York, NY 10292
Toll free: 1-800-367-8701
Fax: 212-778-2899

Publishers Clearing House

Christopher Irving, Director
382 Channel Drive
Port Washington, NY 11050
516-883-5432
Toll free: 1-800-337-4724
Fax: 516-883-5769

Q

Quaker Oats Co.

PO Box 049001
Chicago, IL 60604-9001
Check product package for toll-free
number or call: 312-222-7111
www.quakeroats.com

Quantum Corp.

525 Sycamore Street
Milpitas, CA 95035
Toll free: 1-800-826-8022

Quark, Inc.

1800 Grant Street
Denver, CO 80203
303-894-8899 (technical support)
Toll free: 1-800-676-4575
Fax: 303-894-3398

QVC Incorporated

Goshen Corporate Park
1200 Wilson Drive
West Chester, PA 19380
610-701-1000
Toll free: 1-800-367-9444 (customer
service)
Fax: 610-701-1138
www.qvc.com

R

Ralston Purina Co.

Checkerboard Square
St. Louis, MO 63164
Toll free: 1-800-778-7462
Fax: 314-982-4580
www.purina.com

RDS Computers

2801 Yale Street
Santa Ana, CA 92704
714-751-2008
Toll free: 1-800-827-3998
Fax: 714-751-5522
www.maginnovision.com

Readers Digest Association, Inc.

Carole Costello, Manager Training &
Customer Care
Customer Service
Readers Digest Road
Pleasantville, NY 10570-7000
914-238-1000
Toll free: 1-800-234-9000
Toll free: 1-800-846-2100
TDD toll free: 1-800-735-4327
Fax: 914-238-4559
www.readersdigest.com

Reckitt & Colman Inc.

See: Reckitt Benckiser Inc.

Reckitt Benckiser Inc.

1655 Valley Road
Wayne, NJ 07470
Toll free: 1-800-228-4722
Fax: 973-686-7270

The Regina Corporation, Division of Ventura

PO Box 638
Long Beach, MS 39560
228-867-8507
Fax: 800-235-8750

Reliance Insurance Co.

Cass Carroll, Director of Consumer
Relations
Three Parkway
Philadelphia, PA 19102-1376
215-864-4445
Toll free: 1-800-441-1652
Fax: 215-864-4640
E-mail:
cass.carroll@relianceinsurance.com

Remington Arms, (Division of DuPont Co.)

870 Remington Drive
PO Box 700

Corporate Consumer Contacts

Madison, NC 27025-0700
Toll free: 1-800-243-9700
Fax: 910-548-7801
(Parts Department)
www.remington.com

Remington Products Co.

60 Main Street
Bridgeport, CT 06004
203-367-4400
Toll free: 1-800-736-4648
www.remington-products.com

Rhone-Poulenc Rorer Pharmaceuticals Inc.

500 Arcola Road
Collegeville, PA 19426
610-454-8000
www.rpr.rpna.com

Rich-Seapak Corporation

Corporate Quality Assurance
PO Box 20670
McKinnon Airport Road
St. Simons Island, GA 31522
912-638-5000
Toll free: 1-888-732-7251
www.seapak.com

Rodale Press Inc.

Jeanne Dorney, Customer Satisfaction Call Center Manager
33 East Minor Street
Emmaus, PA 18098
Toll free: 1-800-848-4735
Fax: 610-967-8964

Rolex Watch U.S.A. Inc.

Gregory Kras, Service Manager
665 Fifth Avenue
5th Floor
New York, NY 10022
212-758-7700
Fax: 212-980-2166

Roto-Rooter Corp.

Larry Rothman, Director of Business Development
300 Ashworth Road
West Des Moines, IA 50265
515-223-1343
Fax: 515-223-6109
E-mail: lrothman@rvsc.com
www.roto-rooter.com

Royal Oak Sales, Inc.

Shannon Busby, Marketing Coordinator
1 Royal Oak Avenue
Roswell, GA 30076
678-461-3200

Toll free: 1-800-241-3955
Fax: 678-461-3233

Royal Silk

Office Manager
800 31st Street
Union City, NJ 07087
Toll free: 1-800-962-6262

Rubbermaid

Consumer Services Department
Home Products
1147 Akron Road
Wooster, OH 44691-6000
330-264-6464, ext. 2505
Fax: 330-202-5445
www.rubbermaid.com

Ryder Truck Rental

Carol Yanone, Group Manager
PO Box 020816
Miami, FL 33102-0816
Toll free: 1-800-327-7777
Fax: 305-593-4463

S

Safeway Inc.

Debra Lambert, Public Affairs Director
5918 Stoneridge Mall Road
Pleasanton, CA 94588-3229
925-467-3000
www.safeway.com

Saks Fifth Avenue

Don Harrison, Manager of Corporate Customer Relations
12 East 49th Street
3rd Floor
New York, NY 10021
212-940-5027
Toll free: 1-800-239-3089
Fax: 212-940-5031

Samsonite Corporation

Toll free: 1-800-262-8282 (Samsonite, Lark, American Tourister)

Samsung Electronics America

Customer Service
1 Samsung Place
Ledgewood, NJ 07852
973-691-6200
Toll free: 1-800-SAMSUNG
Toll free: 1-800-726-7864
Fax: 973-691-6201
www.sosimple.com

Sanyo Fisher Co.

1411 West 190th Street, #700
Gardena, CA 90248
Toll free: 1-800-421-5013
E-mail: custrel@sanyoservice.com
www.sanyoservice.com

Sara Lee Corp.

Carol Brown, Manager, Consumer Relations
L'eggs Products, Inc.
PO Box 450
401 Hanes Mill Rd
Winston Salem, NC 27105
Toll free: 1-800-925-3447
Fax: 336-519-2207
E-mail: cabrown@slhnet.com
www.leggs.com

Sara Lee Corp.

See Also: State Fair Foods, Inc., Hanes Hosiery, L'eggs Products, Bali, Just My Size Clothing

Sargento Foods Inc.

Consumer Affairs
One Persnickety Place
Plymouth, WI 53073
920-893-8484
Toll free: 1-800-243-3737
Fax: 920-893-8399
www.sargento.com

S.C. Johnson and Son, Inc.

Diane M. Schuebel, Director
1525 Howe Street
Racine, WI 53403
414-260-2000
Toll free: 1-800-558-5252
Fax: 414-260-4805
www.scjohnsonwax.com

Schering-Plough HealthCare Products, Inc.

Don Levine, Director, Product Safety & Consumer Relations
3030 Jackson Avenue
Memphis, TN 38151-0001
901-320-2998
Toll free: 1-800-842-4090
Fax: 901-320-2954

The Scotts Company

Edward Billmaier, Director, Consumer Services
14111 Scottslawn Rd
Marysville, OH 43041
Toll free: 1-800-543-8783

Corporate Consumer Contacts

Scotts Miracle-Gro Products, Inc.

Rose Zosuls
800 Port Washington Blvd.
Port Washington, NY 11050
516-883-6550
Toll free: 1-800-645-8166
Fax: 516-883-6563
www.miracle-gro.com

Scudder Kemper Investments, Inc.

345 Park Avenue
New York, NY 10154
Toll free: 1-800-225-5163

Seagate Technology, Inc.

920 Disc Drive
Scotts Valley, CA 95066
405-936-1200 (customer service)
Toll free: 1-800-732-4283 (technical support)
Fax: 405-429-6356
www.seagate.com

Sealy Mattress Manufacturing Co.

1 Office Parkway
Trinity, NC 27370
336-861-3500

SeaPak

See: Rich-Seapak Corporation

Sears Merchandise Group

National Customer Relations
Manager
3333 Beverly Road
731-CR
Hoffman Estates, IL 60179
847-286-2500
Toll free: 1-800-549-4505
Fax: 800-427-3049
www.sears.com

SEIKO Corporation of America

1111 MacArthur Blvd.
Mahwah, NJ 07430
201-529-5730
201-529-3316 (service & repair)
Fax: 201-529-1548
E-mail: custserv@scamahwah.com
www.seiko-corp.co.jp

Seiko Instruments USA

1130 Ringwood Court
San Jose, CA 95131
408-922-1917
Fax: 408-922-1959

Sempra Energy

Customer Service
101 Ash Street
San Diego, CA 92101-3017
Toll free: 1-877-273-6772
E-mail: Dkline@sempra.com
www.sempra.com

Serta, Inc.

325 Spring Lake Drive
Itasca, IL 60143
630-285-9300
Toll free: 1-800-426-0371
Fax: 630-285-9330
www.serta.com

Sharp Electronics Corp.

Dorothy Scott, National Manager
1300 Naperville Drive
Romeoville, IL 60446
Toll free: 1-800-237-4277
www.sharp-usa.com

The Sharper Image

650 Davis Street
San Francisco, CA 94111
Toll free: 1-800-344-5555
Fax: 415-391-1584
www.sharperimage.com

Shell Oil Co.

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Department 210
Houston, TX 77252-2463
Toll free: 1-800-248-4257
Fax: 713-241-0581
www.shellus.com

Sherwin-Williams Co.

Paint Stores Group
101 Prospect Avenue, NW
Cleveland, OH 44115-1075
216-566-2151
Toll free: 1-800-4SHERWIN (474-3794)
Fax: 216-566-1660
E-mail: painttutor@sherwin.com
www.sherwin-williams.com

Shoney's Inc.

1717 Elm Hill Pike
Nashville, TN 37210
615-391-5201
Toll free: 1-800-522-9200
Fax: 615-231-1604

Showtime Networks Inc.

Nancy Glauberman, Senior Vice President
1633 Broadway
17th Floor

New York, NY 10019
212-708-1600
Fax: 212-708-1212
www.sho.com

Simmons Company.

Deborah L. Slaughter, Manager
Customer Assistance
PO Box 2768
Norcross, GA 30091-2768
770-798-9660
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Simon and Schuster

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Old Tappan, NJ 07675
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Simple Technology

3001 Daimler Street
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Toll free: 1-800-847-4675

The Singer Corporation

Becky Marshall, Manager
4500 Singer Road
Murfreesboro, TN 37129
Toll free: 1-800-474-6437
www.singerco.com

Slim-Fast Foods Co.

777 South Flagler Drive
West Tower, Suite 1400
West Palm Beach, FL 33401
561-833-9920
Fax: 561-223-1248

Smith Barney

388 Greenwich Street
20th Floor
New York, NY 10013
212-816-6000
Fax: 212-723-2184

Snapper, Inc.

535 Macon Road
McDonough, GA 30253
770-954-2500
770-957-9141
Fax: 770-957-7981
www.snapper.com

Snapple Beverages

333 West Merrick Road
Valley Stream, NY 11580
Toll free: 1-800-SNAPPLE (762-7753)

Corporate Consumer Contacts

Sonesta International Hotels Corp.

Steffanie Sonnabend, President
200 Clarendon Street
Boston, MA 02116
617-421-5451
Toll free: 1-800-SONESTA (reservations)
Fax: 617-927-7649
www.sonesta.com



Sony Corp. of America

Consumer Information Service Center
Sony-CISC
12451 Gateway Blvd
Fort Myers, FL 33913
941-768-7600
Toll free: 1-800-222-7669
Fax: 941-768-7790
www.sel.sony.com

Southwest Airlines

Jim Ruppel, VP Consumer Relations & Rapid Rewards
Love Field
PO Box 36647
Dallas, TX 75235-1647
214-792-4223
TDD toll free: 1-800-435-9792 (reservations) Spanish 1-800-826-6667
Fax: 214-792-5099
www.southwest.com

Spalding Sports World-wide/Top Flite Professional Golf

Manager
425 Meadow Street
PO Box 901
Chicopee, MA 01021-0901
413-536-1200
Toll free: 1-800-225-6601
Fax: 413-322-2673
www.sports@spalding.com

Speigel Catalog, Inc.

John Jelinek, Divisional Vice President, Customer Relations
3500 Lacey Road
Downers Grove, IL 60515-5432
630-769-2311
Toll free: 1-800-345-4500 (catalog orders)
Toll free: 1-800-474-5555 (customer service)
Fax: 630-769-2490
www.spiegel.com

Spencer Gifts, Inc.

6826 Black Horse Pike
Egg Harbor Township, NJ 08234
609-645-3300
Toll free: 1-800-762-0419

Springs Industries Inc. Springmaid/Performance

787 7th Avenue
New York, NY 10019
212-903-2100
Toll free: 1-800-537-0115
Fax: 212-903-2115



Sprint

James Thomas
1603 LBJ Freeway, Suite 300
Dallas, TX 75234
972-405-6100
Toll free: 1-800-347-8988
Fax: 972-405-6114



Stanley Hardware (Division of the Stanley Works)

Jack Gauthier, Marketing Manager
480 Myrtle Street
New Britain, CT 06050
860-225-5111
Toll free: 1-800-622-4393



State Fair Foods, Inc. (Division of Sara Lee)

Consumer Affairs
3900 Meacham Blvd
Haltom City, TX 76117
817-427-7700
Toll free: 1-800-294-3247
Fax: 817-427-7777
www.consumer@statefairfoods.com

State Farm Mutual Automobile Insurance Co.

One State Farm Plaza
Bloomington, IL 61710
309-766-7870
www.statefarm.com

Stokley USA, Inc.

250 East 5th Street
Cincinnati, OH 43202
Toll free: 1-800-872-1110
Fax: 414-569-3760

Stop & Shop Supermarket Co., Inc.

Terry Vandewater, Director, Public Affairs
PO Box 1942
Boston, MA 02105
Toll free: 1-800-767-7772
Fax: 617-770-6033
www.virtual-valley.com/stopandshop

Storage Dimensions

1656 MacArthur Blvd.
Milpitas, CA 95035
408-954-0710
Fax: 408-944-1200

Sunbeam/Oster Household Products

PO Box 948389
Orlando, FL 32794-8389
Toll free: 1-800-597-5978
Fax: 1-800-478-6737
www.sunbeam.com

Sunset Magazine

PO Box 56656
Boulder, CO 80322
Toll free: 1-800-777-0117
Fax: 303-661-1994

Swatch Watch USA

Doug Williams
1817 William Penn Way
Lancaster, PA 17604
717-394-7161
Fax: 717-399-2211

Swingline

See: ACCO Brands Inc.

The Swiss Colony, Inc.

Customer Service
1112 Seventh Avenue
Monroe, WI 53566
608-324-4000
Toll free: 1-800-544-9036
Fax: 608-242-1001
E-mail: swisscolony@sccompanies.com
www.swisscolony.com

Symantec Corporation

20330 Stephens Creek Blvd
Cupertino, CA 95014
408-253-9600
Toll free: 1-800-441-7234
Fax: 541-984-8020 (customer service; 175 W. Broadway, Eugene, OR 97401)
www.symantec.com

T



3M

3M Center
Building 225-1S-15
St. Paul, MN 55144-1000
651-737-6501
Toll free: 1-800-364-3577 (3M HELP)
Toll free: 1-800-713-6329 (Fax)
Fax: 651-737-7117
www.3m.com



Corporate Consumer Contacts

Talbots

175 Beal Street
Hingham, MA 02043
781-749-7600
Toll free: 1-800-992-9010
Toll free: 1-800-TALBOTS
Toll free: 1-800-533-3201
TDD toll free: 1-800-624-9179
Fax: 781-741-4136

Tampax, Proctor & Gamble

PO Box 599
Cincinnati, OH 45301
Toll free: 1-800-523-0014 (Procter & Gamble consumer relations service)
Fax: 800-289-3510
www.tampax.com

Tandy Corp./Radio Shack

Lucille Frey, Director
600 One Tandy Center
Fort Worth, TX 76102
Toll free: 1-800-843-7422
Fax: 817-390-3292
E-mail:
rs.customer.relations@tandy.com
www.tandy.com

Target Stores

33 South 6th Street
PO Box 1392 CC-48C
Minneapolis, MN 55440
612-304-6000
TDD/TTY toll free: 1-800-347-5842
Fax: 612-304-4996
www.target.com

Teac America

7733 Telegraph Road
Montebello, CA 90640
323-726-0303
Fax: 323-727-7621
www.teac.com

Teledyne Water Pik

1730 East Prospect Road
Fort Collins, CO 80553-0001
970-484-1352
Toll free: 1-800-525-2774
Fax: 970-221-8298
www.waterpik.com

Teleflora

11444 West Olympic
4th Floor
Los Angeles, CA 90064
310-231-9199
Toll free: 1-800-421-2815
Fax: 800-232-3811

Tenneco, Inc.

500 North Field Drive
Lake Forest, IL 60045
203-863-1000
Fax: 203-862-1914
www.tenneco.com

Tetley USA Inc.

Jessica Pfalzgraf, Consumer Affairs
Department
PO Box 856
100 Commerce Drive
Shelton, CT 06484-0856
203-929-9200
Toll free: 1-800-728-0084
Toll free: 1-800-732-3027
Fax: 203-926-0876

Texas Instruments, Inc.

Consumer Relations
7839 Churchill Way MS3962
Dallas, TX 75251
972-917-8324 (technical support)
Toll free: 1-800-842-2737
Fax: 972-917-0747
www.ti.com

Thermo Quest

Lou Urschel, Director of Quality
Service
Forma Scientific Division
PO Box 649
Nillcreek Road
Marietta, OH 45750
740-373-4763
Toll free: 1-800-848-3080
Fax: 740-568-5712
www.forma.com

Thompson's Co. (Division of Sherwin-Williams)

Midland Bldg 101 Prospect Avenue,
NW
PO Box 647
Cleveland, OH 44115
Toll free: 1-800-647-9365 (customer
service)
www.thompson.waterseal.com

Time Inc.

3000 University Center Drive
Tampa, FL 33612
813-979-6105
Toll free: 1-800-541-1000
Fax: 813-979-6615
www.time.com

Time Warner Inc.

75 Rockefeller Plaza
New York, NY 10019
212-484-8000
www.timewarner.com

Timex Corp.

PO Box 2740
Little Rock, AR 72203-2740
501-370-5781
Toll free: 1-800-448-4639
Fax: 501-370-5747
www.timex.com

TJX Companies (T.J. Maxx)

770 Cochituate Road
Framingham, MA 01701
508-390-1000
Toll free: 1-800-926-6299

Tonka Products (Division of Hasbro, Inc.)

PO Box 200
Pawtucket, RI 02861-0200
Toll free: 1-800-255-5516
Fax: 401-727-5901
www.hasbro.com

Tops Friendly Market, Ohio Division

Susan Alcorn, Manager, Promotions
17000 Rockside Road
Maple Heights, OH 44137-4390
216-518-6720
Fax: 216-518-6022

The Toro Co.

Don St. Dennis, Director
8111 Lyndale Avenue South
Bloomington, MN 55420
612-888-8801
Toll free: 1-800-348-2424 x4001
E-mail: consumer.service@toro.com
www.toro.com

Toshiba America

82 Totowa Road
Wayne, NJ 07470
Toll free: 1-800-631-3811
E-mail: tacpsvc@aol.com
www.toshiba.com

Totes/Isotoner

Helen Baur, Consumer Affairs
Manager
9655 International Boulevard
Cincinnati, OH 45246-5658
513-682-8200
Fax: 513-682-8606
E-mail: consumeraffairs@totes.com
www.totes.com

Tourneau, Inc.

3 East 54th Street
3rd Floor
New York, NY 10022
212-758-3265
Toll free outside NY: 1-800-223-1288



Corporate Consumer Contacts



Toys "R" Us

Susan Boche, Director
Guest Relations
461 From Road
Paramus, NJ 07652
201-262-7800
Toll free: 1-888-243-6337
Fax: 201-599-8992
www.toysrus.com

Trane/CAC, Inc.

6200 Troup Highway
Tyler, TX 57511
903-581-3200 (residential)
608-787-2000 (commercial)
www.trane.com

TRANS UNION, LLC

Regional Consumer Relations
Center - East
2 Baldwin Place
Crum Lynne, PA 19022
610-546-4600
Fax: 610-546-4605

TRANS UNION, LLC

Regional Consumer Relations
Center - West
1561 East Orangethorpe
Fullerton, CA 92631

TRANS UNION, LLC

Consumer Relations
PO Box 1000
Chester, PA 19022
Toll free: 1-800-888-4213



Trans World Airlines, Inc.

Susan Ahl, Staff Vice President
1415 Olive Street, Suite 100
St. Louis, MO 63103
314-589-3600
TDD toll free: 1-800-421-8480 (reservations)
Fax: 314-589-3626
www.twa.com

The Travelers Companies

Consumer Affairs
One Tower Square 4GS
Hartford, CT 06183-9079
860-277-0111 (switchboard)
860-954-2382
Fax: 860-954-3956
www.travelers.com

Tripp Lite

Office of Consumer Affairs
111 W. 35th Street
Chicago, IL 60609
773-869 1234
773-869-1111
Fax: 773-869-1351

E-mail: pgalgan@tripplite.com
www.tripplite.com

TruServ Corporation

8600 West Bryn Mawr
Chicago, IL 60631-3505
773-695-5000
Fax: 773-695-5184
www.truserv.com

Tupperware

PO Box 2353
Orlando, FL 32802-2353
Toll free: 1-800-858-7221 (Referral Center)
Fax: 407-847-1897

Turtle Wax, Inc.

Patricia Arvidson, Consumer Affairs
Supervisor
5655 West 73rd Street
Chicago, IL 60638-6211
708-563-3600
Toll free: 1-800-805-7695
Fax: 708-563-4302
www.turtlexwax.com

TV Guide

Four Radnor Corporate Center
100 Matson Ford Road
Radnor, PA 19088
610-293-8500
Toll free: 1-800-866-1400
Fax: 610-687-6965



TXU Electric and Gas Company

1601 Bryan Street
Dallas, TX 75201-3401
972-791-2888
Toll free: 1-800-242-9113
Toll free: 1-800-460-3030
Toll free: 1-800-468-3388
Fax: 1-800-232-9448
www.txu.com



Tyson Foods

Willie Barber, Manager
PO Box 2020
Springdale, AR 72765-2020
501-290-4714
Toll free: 1-800-233-6332
Fax: 501-290-7930
E-mail: barberw@tyson.com
www.tyson.com

U



Customer Service
PO Box 21502
Phoenix, AZ 85036-1502

602-263-6771
Toll free: 1-800-528-0463
Fax: 602-263-6984
www.u-haul.com

Umax Technologies

3561 Gateway Blvd.
Freemont, CA 94538
Toll free: 1-800-468-8629 (customer support)
Fax: 1-800-286-6186 (fax back)



Unilever Cosmetics International

Calvin Klein Cosmetics Company
350 Clark Drive
Mt. Olive, NJ 07828
Toll free: 1-800-715-4023
Fax: 973-691-7764
E-mail: consumer-affairs.ckcc@unilever.com



Uniroyal Tires

Chad Hake, Manager, Consumer Relations
PO Box 19001
Greenville, SC 29602-9001
864-458-5000
Toll free: 1-800-521-9796
Fax: 864-458-6650
www.michelin.com

UNISYS Corp.

Unisys Walk
Blue Bell, PA 19424-0001
215-986-4011
Toll free: 1-800-328-0440
Toll free: 1-800-874-8647
Fax: 215-986-5669
www.unisys.com



United Airlines

PO Box 66100
Chicago, IL 60666
847-700-4000
Fax: 847-700-2214
www.ual.com

United States Fidelity & Guarantee Co. (USF&G)

5801 Smith Avenue
Baltimore, MD 21209
410-205-3000
www.usfg.com



United Van Lines, Inc.

One United Drive
Fenton, MO 63026
314-326-3100
Toll free: 1-800-948-4885
Fax: 314-326-3111
www.unitedvanlines.com



*Member of the Society of Consumer Affairs
Professionals in Business, see page 35.*



*Provided financial support for the publication
of the Consumer Action Handbook*

Corporate Consumer Contacts

US Airways

Director
Consumer Affairs
PO Box 1501
Winston-Salem, NC 27102
336-661-8126
Fax: 336-661-8187
www.usairways.com

US WEST Communica-tions, Inc.

PO Box 428, Room 117
Cheyenne, WY 82003
Toll free: 1-800-244-1111 (residential)
Toll free: 1-800-573-1311 (residential repair)
Toll free: 1-800-954-1211 (commercial repair)
Toll free: 1-800-255-6920 (executive offices)
TDD toll free: 1-800-955-5833
www.uswest.com/com

UST

Public Relations
100 West Putnam Avenue
Greenwich, CT 06830
203-661-1100
Fax: 203-863-7235

V

★ ValueStar

 Leslie Summers, Community Relations Manager
Communications Division
360 22nd Street, 4th Floor
Oakland, CA 94612
510-808-1311
510-808-1300
Toll free: 1-800-310-6661
Fax: 510-808-1440
E-mail: lsommers@valuestar.com
www.valuestar.com

The Valvoline Company

Michael L. Cornett, Director
PO Box 14000
Lexington, KY 40512
606-357-7847
Toll free: 1-800-354-9061
Fax: 606-357-7918 or 800-682-6994
www.valvoline.com

Viacom, Inc.

Karen Zatorski, Vice President
1515 Broadway
52nd Floor
New York, NY 10036
212-258-6346
www.viacom.com

★ Visa USA, Inc.

PO Box 8999
San Francisco, CA 94128-8999
650-432-3200
TDD/TTY: 650-432-3200
Fax: 650-432-4153, 3074 (cardholders should always call issuing bank first)
www.visa.com

Vons Companies, Inc.

618 Michillinda Avenue
Arcadia, CA 91007
626-821-7000 (corporate)
626-821-2525 (consumer affairs)
Fax: 626-821-3654
www.supermarkets.com

W

Wagner Spray Tech Corp.

Customer Service Representative
1770 Fernbrook Lane
Plymouth, MN 55447
612-553-7000
Toll free: 1-800-328-8251
Fax: 612-509-7555

Walgreen Co.

Ray Weier, Manager Consumer Relations
Consumer Relations
200 Wilmot Road
Deerfield, IL 60015
847-914-2704
Toll free: 1-800-289-2273
Fax: 847-914-3105
www.walgreens.com

Wal-Mart Stores, Inc.

Becky Elliott
702 SW Eighth Street
Bentonville, AR 72716-0117
501-273-4000
Toll free: 1-800-WAL-MART
Fax: 501-621-2063
E-mail: letters@wal-mart.com
www.wal-mart.com

Walter Drake, Inc.

4519 Edison Avenue
Colorado Springs, CO 80915
719-596-3140
Toll free: 1-800-525-9291
Fax: 719-637-4984

Wang Laboratories, Inc.

290 Concord Road
Billerica, MA 01821-4130
978-967-5000
Toll free: 1-800-639-9264
Fax: 978-967-0829

★ Warner-Lambert

Consumer Group

Chip Horner, Director, Consumer Affairs
182 Tabor Road
Morris Plains, NJ 07950
973-385-2000
Toll free: 1-800-223-0182 (Non-prescription consumer products)
TDD toll free: 1-800-343-7805
Fax: 973-385-6667
www.prodhelp.com

Weider Health and Fitness

21100 Erwin Street
Woodland Hills, CA 91367
818-884-6800
Fax: 818-704-5734

Weight Watchers Gourmet Food Company

PO Box 10
Boise, ID 83707
Toll free: 1-800-762-0228 (Weight Watchers frozen entrees and frozen desserts)
Toll free: 1-800-488-0050 (The Budget Gourmet frozen entrees, dinners, and side dishes)
www.weightwatchers.com

Wendy's International, Inc.

PO Box 256
Dublin, OH 43017-0256
614-764-3100
Toll free: 1-800-443-7266
Fax: 614-764-6707
www.wendys.com

The West Bend Company

Joanne Turchany, Manager of Consumer Information
400 Washington Street
West Bend, WI 53095
262-334-2311
Fax: 262-334-6800
www.westbend.com

Western Digital

8105 Irvine Center Drive
Irvine, CA 92618
Toll free: 1-800-832-4778 (customer support)
Toll free: 1-800-275-4932 (customer support)

Western Union Financial Services, Inc.

Karen Walters, Director
13022 Hollenberg Drive

Corporate Consumer Contacts

Bridgeton, MO 63044
314-291-8000
Toll free: 1-800-634-1311
Fax: 314-291-5271
E-mail:
karen.walters@firstdatacorp.com
www.firstdatacorp.com

WestPoint Stores

Jackie Smith, Consumer Affairs
Coordinator
PO Box 609
West Point, GA 31833-0609
Toll free: 1-800-533-8229
Fax: 706-645-7783
www.martex.com

Wet Seal Inc., dba Contempo Casuals

26972 Borbank Road
Foothill Ranch, CA 92610
714-699-3900
Fax: 714-583-0715

Whirlpool Corp.

2303 Pipestone Road
Benton Harbor, MI 49022-2427
616-923-7700
Toll free: 1-800-253-1301
Fax: 616-923-7829
www.whirlpool.com

Whitehall-Robins Health Care

Carol R. Manley, Assoc. Director
PO Box 26609
Richmond, VA 23261-6609
Toll free: 1-800-322-3129
http://healthfront.com

Wilke/Thornton, Inc.

545 Metro Place South
Dublin, OH 43017
614-792-6900
Toll free: 1-800-860-6901
Fax: 614-792-6901
E-mail: info@wilke-thornton.com
www.wilke-thornton.com

Williams-Sonoma

10000 Covington Cross Drive
Las Vegas, NV 89144
702-360-7000
Toll free: 1-800-541-1262
Fax: 702-360-7091

Wilson Jones

See: ACCO Brands Inc.

Winn Dixie Stores, Inc.

Mickey Clerc, Director of Public
Relations

Box B
Jacksonville, FL 32203
904-783-5000
www.winn-dixie.com

Winnebago Industries

Steven Evenson, Service Operations
Manager
605 W. Crystal Lake Road
PO Box 152
Forest City, IA 50436-0152
515-582-6939
Toll free: 1-800-537-1885
Fax: 515-582-6704
E-mail: or@winnebagoind.com
www.winnebagoind.com

Wrangler

PO Box 21488
Greensboro, NC 27420
336-332-3564
Fax: 336-332-3223
E-mail: wranglerweb@vfc.com
www.wrangler.com

Wm. Wrigley Jr. Co.

Barbara Zibell, Consumer Affairs
Administrator
410 North Michigan Avenue
Chicago, IL 60611
312-644-2121
Fax: 312-644-0015
www.wrigley.com

WUIP International

5200 Keller Springs Road, Suite 1131
Dallas, TX 75248
972-233-0966

Wyse Technology

3471 North First Street
San Jose, CA 95134
408-473-1200
408-435-2770 (service and parts)
Fax: 408-473-1222

X

Xerox Corporation

PO Box 1600
800 Long Ridge Road
Stamford, CT 06904
203-968-3000
Toll free: 1-800-275-9376
Toll free: 1-800-822-2200 (supplies)
www.xerox.com

Xircom USA

2300 Corporate Center Drive
Thousand Oaks, CA 91320
805-376-9200
Fax: 805-376-9100
www.xircom.com/tech

Y

Yamaha Motor Corporation

Lindsey Foster, Division Manager
6555 Katella Avenue
Cypress, CA 90630-5101
714-761-7435
Toll free: 1-800-962-7926
Fax: 714-761-7559
www.yamaha-motor.com

Yashica

See: Kyocera Optics, Inc.

Z

Zale Corporation

See: Gordon's Jewellers

Zenith Electronics Corp.

1000 Milwaukee Avenue
Glenview, IL 60025
256-772-1515
Toll free: 1-888-3 ZENITH
E-mail:
Customer.Service@zenith.com
www.zenith.com

Zenith Packard Bell

8285 West 3500 South
Magna, UT 84044
Toll free: 1-800-227-3360
www.packardbell.com

Car Manufacturers and Dispute Resolution Programs

If you have a problem with a car purchased from a local dealer, first try to work it out with the dealer. If the problem is not resolved, contact the manufacturer's regional or national office. Ask for the consumer affairs office. Many of these are listed in this section.

If you are still unsuccessful, consider contacting the other organizations in this section that handle consumer complaints. These programs are usually called alternative dispute resolution programs. Generally, there are three types: arbitration, conciliation and mediation. These three methods of dispute resolution vary. Ask for a copy of the rules of the program before you file your case. Generally, the decisions of the arbitrators are binding and must be accepted by both the customer and the business. However, in other forms of dispute resolution, only the business is

required to accept the decision. In some programs, decisions are not binding on either party.

Remember, before contacting one of these programs, try to resolve the complaint with the company. If you still cannot resolve your problem, contact one of the third-party resolution programs. Be sure to contact your local or state consumer agency to see if your state offers state-run dispute resolution programs.

If you suspect you have a vehicle problem that might fall under your state's lemon law, call your local or state consumer protection agency (page 70) to find out about your rights under the lemon law. If you have a safety problem with your vehicle, report it to the National Highway Traffic Safety Administration Auto Safety Hotline (NHTSA). NHTSA also provides recall and crash test information, but does not handle complaints.

Acura

Customer Relations Department
1919 Torrance Blvd. 500-2S-2A
Torrance, CA 90501-2746
Toll free: 1-800-382-2238
Toll free: 1-800-594-8500 (roadside assist)
Fax: 310-783-3535
www.acura.com

Alfa-Romeo Distributors of North America, Inc.

Alfa Romeo Distributors of North America, Inc.
7505 Exchange Drive
Orlando, FL 32809
407-856-5000
Fax: 407-856-5000
E-mail: info@isuzu.com
www.alfa-romeo.com

American Honda Motor Co., Inc.

American Honda Motor Co., Inc.
(Corporate Office)
Consumer Affairs Department
1919 Torrance Blvd.
Torrance, CA 90501-2746
310-783-2000

Toll free: 1-800-999-1009
Fax: 310-783-3273

Michigan (except for Upper Peninsula), Indiana, Ohio, Kentucky
American Honda Motor Co., Inc.
Central Zone 4
Customer Relations Department
101 South Stanfield Road
Troy, OH 45373-8010
937-332-6250
Toll free: 1-800-999-1009
Fax: 937-332-1010
www.honda.com

American Honda Motor Co., Inc.
Mid-Atlantic Zone
Customer Relations Department
902 Wind River Lane, Suite 200
Gaithersburg, MD 20878-1974
301-990-2020
Fax: 301-990-6808
www.honda.com

Maine, Vermont, New Hampshire, New York State (excluding NY City, its five boroughs, Long Island, Westchester County), Connecticut (excluding Fairfield County), Massachusetts, Rhode Island

American Honda Motor Co., Inc.
New England Zone 9
Customer Relations Department
555 Old County Road
Windsor Locks, CT 06096-0465
860-623-3310
Toll free: 1-800-999-1009 (recalls)

Washington, Oregon, Idaho, Montana, Wyoming, North Dakota, South Dakota, Hawaii, Alaska
American Honda Motor Co., Inc.
Northwest Zone 2
Customer Relations Department
12439 NE Airport Way
Portland, OR 97220
503-256-0943
Fax: 503-251-1348
www.honda.com

Texas (excluding El Paso), Arkansas (excluding Fayetteville, Bentonville, Fort Smith, Jonesboro), Oklahoma (Lawton, Ardmore), Louisiana, Mississippi
American Honda Motor Co., Inc.
South Central Zone 3
Customer Relations Department
4529 Royal Lane
Irving, TX 75063-2583
972-929-5481

Car Manufacturers and Dispute Resolution Programs

Fax: 972-929-5403
www.honda.com

Tennessee, Alabama, Georgia, Florida
American Honda Motor Co., Inc.
Southeastern Zone 7
Customer Relations Department
1500 Morrison Parkway
Alpharetta, GA 30201-2199
770-442-2045
Toll free: 1-800-999-1009 (recalls)
Fax: 770-442-2443
www.honda.com

Utah, Arizona, Colorado, New Mexico, Nebraska, Kansas, Oklahoma, Nevada, Texas (El Paso)
American Honda Motor Co., Inc.
West Central Zone 10
Customer Relations Department
1600 South Abilene Street, Suite D
Aurora, CO 80012
303-696-3935
Fax: 303-696-3960
www.honda.com

American Honda Motor Co.,
Western Zone
Customer Relations Department
700 Van Ness Blvd
Torrence, CA 90509-2260
323-781-4565
www.honda.com

American Isuzu Motors, Inc.

American Isuzu Motors, Inc.
13340 183rd Street
Cerritos, CA 90702
502-229-5000
www.isuzu.com

National Office
13340 183rd Street
P.O. Box 6007
Cerritos, CA 90702-6007
Toll free: 1-800-255-6727
Fax: 562-229-5455
www.isuzu.com

Connecticut, Maine, Massachusetts, New Hampshire, New Jersey (north of Toms River), New York, Rhode Island, Vermont
American Isuzu Motors, Inc.
Northeast Regional Office
Regional Customer Relations
3 Stewart Court
Denville, NJ 07834
973-328-3000
Toll free: 1-800-255-6727 (owner relations)
Fax: 973-328-5880
www.isuzu.com

Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina
American Isuzu Motors, Inc.
Southeastern Region
Regional Customer Relations
205 Hembree Park Drive
Roswell, GA 30076
770-475-1995
Toll free: 1-800-255-6727 (Owner Relations)
Fax: 770-442-8743
www.isuzu.com

California, Alaska, Hawaii, Idaho (northern), Nevada, Oregon, Washington
American Isuzu Motors, Inc.,
Western Regional Office
Regional Customer Relations
One Technology Drive
Building I, Suite 821
Irvine, CA 92618
949-788-2700
Toll free: 1-800-255-6727 (Owner Relations)
Fax: 949-788-2711
www.isuzu.com

American Motors Corp.
See: Daimler Chrysler Motors Corp.
Zone and Corporate Offices

 **American Suzuki Motor Corp.**
Customer Relations Department
P.O. Box 1100
Brea, CA 92822-1100
714-996-7040, ext. 380 (motorcycles)
Toll free: 1-800-934-0934 (automotive only)
Fax: 714-524-2512
www.suzuki.com

Audi of America, Inc.

Client Relations
3800 Hamlin Road
Auburn Hills, MI 48326
Toll free: 1-800-822-2834
Fax: 248-340-5140
www.audiusa.com

BMW of North America, Inc.

BMW of North America, Inc.
Corporate Office
300 Chestnut Ridge Rd.
Woodcliff Lake, NJ 07675
201-307-4000
Toll free: 1-800-831-1117 (BMW Customer Service Center)
Fax: 201-930-8362
www.bmwusa.com

Buick Division General Motors Corp.

Customer Assistance Center
7401 E. Ben White Blvd, Bldg 3
Austin, TX 78740
Toll free: 1-800-521-7300
Toll free: 1-800-252-1112 (roadside assistance)
TDD toll free: 1-800-832-8425
Fax: 512-356-1021
www.buick.com

Cadillac Motor Car Division

Customer Assistance Center
P.O. Box 33169
Detroit, MI 48232-5169
Toll free: 1-800-458-8006
Toll free: 1-800-882-1112 (roadside assistance)
TDD toll free: 1-800-TDD-CMCC
www.cadillac.com

Chevrolet/Geo Motor Division, General Motors Corp.

Customer Assistance Center
P.O. Box 33170
Detroit, MI 48232-0517
Toll free: 1-800-222-1020
Toll free: 1-800-243-8872 (roadside assistance)
TDD toll free: 1-800-TDD-CHEV
Fax: 313-556-5108
www.chevrolet.com

Daihatsu America, Inc.

Consumer Affairs Department
20 Centerpointe Drive, Suite 120
La Palma, CA 90623
714-690-4700
Toll free: 1-800-777-7070
Fax: 714-690-4720

Daimler Chrysler Motors Corp.

See: Chrysler, Plymouth, Dodge, Jeep
Chrysler Customer Center
P.O. Box 21-8004
Auburn Hills, MI 48321-8004
Toll free: 1-800-992-1997
Fax: 248-512-8084
www.chryslercorp.com

Daimler Chrysler Motors Corporation, New Orleans Office
One Galleria Blvd.
Metairie, LA 70004
504-833-4800

Car Manufacturers and Dispute Resolution Programs

Ferrari North America Inc.

Ferrari North America Inc.
Corporate Office
250 Sylvan Avenue
Englewood Cliffs, NJ 07632
201-816-2600
Fax: 201-816-2626
E-mail: administrative@ferrari.com
www.ferrari.com

★ **Ford Motor Company**

 Ford Dispute Settlement Board
P.O. Box 5120
Southfield, MI 48086-5120
Toll free: 1-800-688-2429
Customer Assistance Center
16800 Executive Plaza Drive
P.O. Box 6248
Dearborn, MI 48121
Toll free: 1-800-392-3673 (all makes)
Toll free: 1-800-521-4140 (Lincoln and Merkur only)
TDD toll free: 1-800-232-5952
www.ford.com

★ **General Motors Corporation**

Corporate Affairs/Community Relations
100 Renaissance Center
Detroit, MI 48265
313-667-3800
313-556-5000

GMC Truck Division General Motors Corp.

GMC Truck Division, General Motors Corp.
Customer Assistance Center
P.O. Box 436008
Pontiac, MI 48343-6008
Toll free: 1-800-462-8782
TDD toll free: 1-800-462-8583

Honda

See: American Honda Motor Co., Inc.

Hyundai Motor America

Consumer Affairs
10550 Talbert Avenue
P.O. Box 20850
Fountain Valley, CA 92728-0850
714-965-3000
Toll free: 1-800-633-5151
Fax: 714-965-3861
E-mail: cmd@hma.service.com
www.hyundai.usa.com

Isuzu

See: American Isuzu Motors, Inc.

Jaguar Cars, Inc.

Customer Relations Department
U.S. National Headquarters
555 MacArthur Blvd.
Mahwah, NJ 07430-2327
201-818-8500
Toll free: 1-800-452-4827
Fax: 201-818-9770
www.jaguar.com

Jeep/Eagle Division of Chrysler Corp.

Customer Relations
PO Box 21-8004
Auburn Hills, MI 48321-8004
Fax: 248-512-8084

Mazda Motor of America, Inc.

Mazda N. American Operations
Customer Relations Manager
P.O. Box 19734
Irvine, CA 92623-9734
Toll free: 1-800-222-5500
www.mazdausa.com

Mercedes Benz of North America, Inc.

Mercedes Benz USA, Inc.
Customer Assistance Center
3 Paragon Drive
Montvale, NJ 07645
Toll free: 1-800-222-0100
Toll free: 1-800-367-6372 (800-FOR-MERC)
Fax: 201-476-6213

Mitsubishi Motor Sales of America, Inc.

Mitsubishi Motor Sales of America
Customer Relations
6400 Katella Avenue
Cypress, CA 90630-0064
Toll free: 1-800-MITSU-2000

Nissan Motor Corp. in USA

Nissan North America, Inc.
P.O. Box 191
Gardena, CA 90248-0191
310-532-3111
Toll free: 1-800-647-7261 (all consumer inquiries)
Fax: 310-771-2025
www.nissan-usa.com

Oldsmobile Division General Motors Corp.

Customer Assistance Network
P.O. Box 436006
Pontiac, MI 48343-6006
Toll free: 1-800-442-6537

TDD toll free: 1-800-833-6537
www.oldsmobile.com

Peugeot Motors of America, Inc.

Consumer Relations
Overlook at Great Notch
150 Clove Road
Little Falls, NJ 07424
973-812-4444
Toll free: 1-800-345-5545
Fax: 973-812-2148
E-mail: peugeot2@bellatlantic.net
www.peugeot.com

Pontiac Division, General Motors Corp.

Customer Assistance Center
P.O. Box 33172
Detroit, MI 48232
Toll free: 1-800-762-2737
Toll free: 1-800-762-3743 (roadside assistance)
TDD toll free: 1-800-833-7668
www.gm.com

Porsche Cars North America, Inc.

Owner Relations
980 Hammond Drive Suite 1000
Atlanta, GA 30328
770-290-3500
Toll free: 1-800-545-8039
Fax: 770-360-3711
www.porsche.com

Saab Cars USA, Inc.

Customer Assistance Center
4405-A International Boulevard
Norcross, GA 30093
770-279-0100
Toll free: 1-800-955-9007
Fax: 770-279-6499
www.saabusa.com

Saturn Corp., Division of General Motors Corp.

Saturn Corporation, Division of General Motors Corp.
Saturn Customer Assistance Center
100 Saturn Parkway
Spring Hill, TN 37174
931-486-5050
Toll free: 1-800-553-6000
TDD toll free: 1-800-TDD-6000
Fax: 931-486-5059
www.saturn.com

Schuman Carriage Co.

Hawaii

Schuman Carriage Company, Limited

Car Manufacturers and Dispute Resolution Programs

1234 South Beretania Street
P.O. Box 2420
Honolulu, HI 96804
808-592-4464
Fax: 808-592-4494



Subaru of America, Inc.



National Customer Service Center
Subaru Plaza, PO Box 6000
2235 Route 70 West
Cherry Hill, NJ 08002
856-488-8500
Toll free: 1-800-782-2783
Fax: 856-488-0485
www.subaru.com



Toyota Motor Sales USA, Inc.

Customer Assistance Center
Department H200
19001 South Western Avenue
Torrance, CA 90509-2991
Toll free: 1-800-331-4331
TDD toll free: 1-800-443-4999
Fax: 310-618-7814
www.toyota.com

Volkswagen of America

Customer Relations
3800 Hamlin Road - 2F02
Auburn Hills, MI 48326
1-800-DRIVE VW
Toll free: 1-800-822-8987
Fax: 248-340-4660
www.vw.com



Volvo Cars of North America

Volvo Cars of North America
Corporate Office
Customer Service
P.O. Box 915
7 Volvo Drive, Building A
Rockleigh, NJ 07647-0915
Toll free: 1-800-458-1552
Fax: 201-768-8695
www.volvocars.com

Automotive Dispute Resolution Programs

Automotive Consumer Action Program (AUTOCAP)

8400 Westpark Drive
McLean, VA 22102
703-821-7000
Toll free: 1-800-252-6532
Fax: 703-821-7075
www.nada.org

Center for Auto Safety (CAS)
Clayton Ditlaw, Executive Director
1825 Connecticut Ave., NW Suite 330
Washington, DC 20009
202-328-7700
www.autosafety.org

BBBAUTO LINE
Council of Better Business Bureaus, Inc.
4200 Wilson Blvd., Suite 800
Arlington, VA 22203-1838
703-276-0100
Toll free: 1-800-955-5100
TDD/TTY: 703-276-1862
Fax: 703-525-8277
E-mail: info@cbbb.bbb.org
www.bbb.org



State, County and City Government Consumer Protection Offices

City, county and state consumer protection offices provide consumers with important services. They mediate complaints, conduct investigations, prosecute offenders of consumer laws, license and regulate a variety of professionals, promote strong consumer protection legislation, provide educational materials and advocate in the consumer interest.

City and county consumer offices are familiar with local businesses, local ordinances and state laws. If there is no local consumer office in your area, contact your state consumer office. State offices, sometimes in a separate department of consumer affairs or the attorney general's or governor's office, are familiar with state laws and look for statewide patterns of problems. Consumer protection offices in the U.S. territories also are included. To save time, call the office before sending in a written complaint. Ask if the office handles the type of complaint you have or if complaint forms are provided. Many offices distribute consumer materials specifically geared to state laws and local issues. Call to obtain available educational information on your problem. This list is arranged in alphabetical order by state name. State, county and city jurisdictions also regu-

late banking, insurance, securities, utilities, and weights and measures. A listing of these offices starts on page 87.

Also, many states and some cities and counties license or register members of professions such as doctors, lawyers and home improvement contractors, as well as certain types of businesses, including auto repair, debt collection and child day care. These boards issue rules and regulations, prepare and give examinations, issue, deny or revoke licenses, bring disciplinary actions, handle consumer complaints, and provide referral services or consumer education materials to help you select a professional or business.

If you contact a licensing agency about a complaint, the agency will contact the professional on your behalf and might conduct an investigation and take disciplinary action, including probation, license suspension, or license revocation.

To find an occupational or professional licensing board, check your local telephone directory for state, city and county listings under the profession or type of business. Your state or local consumer affairs office can also help you find the right agency.

Alabama

State Offices

Dennis Wright, Assistant Attorney General, Consumer Affairs Division Chief

Office of the Attorney General
11 South Union Street

Montgomery, AL 36130

334-242-7334

Toll free in AL: 1-800-392-5658

www.ago.state.al.us

Alaska

State Offices

Consumer Protection Unit

Office of the Attorney General
1031 West 4th Avenue, Suite 200

Anchorage, AK 99501-5903

907-269-5100

Fax: 907-276-8554

www.law.state.ak.us

Arizona

State Offices

Sydney Davis, Chief Counsel
Consumer Protection and Advocacy Section

Office of the Attorney General
1275 West Washington Street

Phoenix, AZ 85007

602-542-3702

602-542-5763 (consumer information and complaints)

Toll free in AZ: 1-800-352-8431

TDD: 602-542-5002

Fax: 602-542-4579

www.ag.state.az.us

Noreen Matts, Assistant Attorney General, Consumer Protection
Office of the Attorney General

400 West Congress, South Building,
Suite 315

Tucson, AZ 85701

520-628-6504

Toll free in AZ: 1-800-352-8431

Fax: 520-628-6532

County Offices

Derick Rapier, County Attorney
Greenlee County Attorney's Office
PO Box 1717

Clifton, AZ 85533

520-865-4108

Fax: 520-865-4665

Terence Hance, County Attorney
Coconino County Attorney's Office
110 East Chernue Avenue

Flagstaff, AZ 86001

520-779-6518

Fax: 520-779-5618

State, County and City Consumer Protection Offices

Robert Olson, Pinal County Attorney
Pinal County Attorney's Office
PO Box 887
Florence, AZ 85232
520-868-6271
Fax: 520-868-6521

Jerry DeRose, County Attorney
Gila County Attorney's Office
1400 East Ash Street
Globe, AZ 85501
520-425-3231
Fax: 520-425-3720

Melvin Bowers, County Attorney
Navajo County Attorney's Office
PO Box 668
Holbrook, AZ 86025
520-524-4026
Fax: 520-524-4244

William Ekstrom, County Attorney
Mohave County Attorney's Office
315 North 4th Street
PO Box 7000
Kingman, AZ 86402-7000
520-753-0719
Fax: 520-753-2669

Martha Chase, County Attorney
Santa Cruz County Attorney's Office
2150 North Congress Dr, Suite 201
Nogales, AZ 85621
520-761-7850
Fax: 520-761-7851

R. Glenn Buckelew, La Paz County Attorney
La Paz County Attorney's Office
1320 Kofa Avenue
PO Box 709
Parker, AZ 85344
520-669-6118
Fax: 520-669-2019

Charles Hastings, County Attorney
Yavapai County Attorney's Office
Yavapai County Courthouse
255 East Gurley
Prescott, AZ 86301
520-771-3344
Fax: 520-771-3110

Stephen Udall, County Attorney
Apache County Attorney's Office
PO Box 637
St. Johns, AZ 85936
520-337-4364, ext. 240
Fax: 520-337-2427

Patricia A. Orozco, County Attorney
Yuma County Attorney's Office
168 South Second Avenue
Yuma, AZ 85364

520-329-2270
Fax: 520-329-2284

City Offices
Michael Anderson, Deputy City Attorney
Consumer Affairs Division
Tucson City Attorney's Office
110 East Pennington Street
2nd Floor
PO Box 27210
Tucson, AZ 85726-7210
520-791-4886
Fax: 520-791-4991

Arkansas
State Offices
Shelia McDonald, Deputy Attorney General
Consumer Protection Division
Office of the Attorney General
323 Center Street, Suite 200
Little Rock, AR 72201
501-682-2341
Voice/TDD toll free in AR: 1-800-482-8982
Toll free: 1-800-482-8982
TDD: 501-682-6073
Fax: 501-682-8118
E-mail: consumer@ag.state.ar.us
www.ag.state.ar.us

California
State Offices
Kathleen Hamilton, Director
California Department of Consumer Affairs
400 R Street, Suite 3000
Sacramento, CA 95814
916-445-4465
Toll free in CA: 1-800-952-5210
TDD/TTY: 916-322-1700
www.dca.ca.gov

Partrick Dorais, Acting Chief
Bureau of Automotive Repair
California Department of Consumer Affairs
10240 Systems Parkway
Sacramento, CA 95827
916-255-4565
Toll free in CA: 1-800-952-5210 (auto repair only)
TDD: 916-255-1369
www.smogcheck.ca.gov

Bill Rogers, Attorney General
Office of the Attorney General
Public Inquiry Unit
PO Box 944255
Sacramento, CA 94244-2550
916-322-3360
Toll free in CA: 1-800-952-5210

TDD: 916-324-5564
www.caag.state.ca.us/pio

County Offices
Michael Yraceburn, Supervising Deputy District Attorney
Criminal Division
Kern County District Attorney's Office
1215 Truxtun Avenue, 4th Floor
Bakersfield, CA 93301
805-868-2321
Fax: 805-868-2135
E-mail: ymichael@co.kern.ca.us

Criselda Gonzalez, Deputy District Attorney
Consumer Affairs Unit
Solano County District Attorney's Office
600 Union Avenue
Fairfield, CA 94533
707-421-6859
707-421-6800
Fax: 707-421-7986

Alan Yengoyan, Senior Deputy District Attorney
Business Affairs Unit
Fresno County District Attorney's Office
1250 Van Ness Avenue, 2nd Floor
Fresno, CA 93721
559-488-3836
559-488-3156
Fax: 559-485-1315

Pastor Herrera, Jr., Director
Los Angeles County Department of Consumer Affairs
500 West Temple Street, Room B-96
Los Angeles, CA 90012-2706
213-974-1452
Fax: 213-687-0233
www.consumer-affairs.co.la.co.us

James L. Setulreda, Sr. Deputy District Attorney
Contra Costa County District Attorney's Office
651 Pine Street, 12th floor
Martinez, CA 94553
925-646-4620
Fax: 925-646-4683

Thomas Quinlan, Deputy District Attorney
Consumer Fraud Unit
Stanislaus County District Attorney's Office
PO Box 442
Modesto, CA 95353-0442
209-525-5550
Fax: 209-525-5545
www.stanislaus.ca.org

State, County and City Consumer Protection Offices

Daryl Roberts, Deputy District Attorney
Consumer Affairs Division
Napa County District Attorney's Office
931 Parkway Mall
PO Box 720
Napa, CA 94559
707-253-4211
707-253-4059
Fax: 707-253-4041

John Wilson, Deputy in Charge
Consumer & Environmental Unit
San Mateo County District Attorney's Office
400 County Center, 4th Floor
Redwood City, CA 94063
650-363-4651

M. Scott Prentice, Supervising Deputy District Attorney
Consumer and Environmental Protection Division
Sacramento County District Attorney's Office
906 G Street, Ste 700
PO Box 749
Sacramento, CA 95812-0749
916-440-6174
Fax: 916-440-7660

Dean Flippo, Monterey County District Attorney
Consumer Protection Division
PO Box 1131
Salinas, CA 93902
831-755-5073
Fax: 831-755-5608

Peter Longanbach, Supervising Deputy District Attorney
San Diego County District Attorney's Office
PO Box 121011
San Diego, CA 92112-1011
619-531-4070
Fax: 619-531-4481

San Francisco County District Attorney's Office
425 Brannan Street
San Francisco, CA 94103
415-552-6400 (public inquiries)
Fax: 415-552-7038

Al Bender, Supervising Deputy District Attorney
Santa Clara County District Attorney's Consumer Protection Unit
70 West Hedding Street
West Wing, 4th Floor
San Jose, CA 95110

408-792-2880 (consumer protection)
408-792-2881 (small claims advisory)
Fax: 408-279-8742
www.santaclara-da.org/compform.htm

Betty Moose, Commissioner
Alameda County Consumer Affairs Commission
1328 Via El Monte
San Lorenzo, CA 94580
510-535-6444
510-785-7554

Robert Nichols, Deputy District Attorney
Consumer Protection Division
Marin County District Attorney's Office
3501 Civic Center Drive
Hall of Justice, Room 130
San Rafael, CA 94903
415-499-6450
Fax: 415-499-3719
E-mail: consumer@marin.org
www.marin.org/mc/da

Barbara Kob, Mediation Coordinator
Marin County Mediation Services
4 Jeannette Prandi Way
San Rafael, CA 94903
415-499-7454
Fax: 415-499-6978

Robert Gannon, Supervising Deputy District Attorney
Consumer/Environmental Protection Unit
Orange County District Attorney's Office
405 West 5th Street, Suite 606
Santa Ana, CA 92701
714-568-1200
Fax: 714-568-1250

Allan Kaplan, Senior Deputy District Attorney
Consumer Protection Unit
Santa Barbara County District Attorney's Office
1105 Santa Barbara Street
Santa Barbara, CA 93101
805-568-2300
Fax: 805-568-2398

Robin Gysin, Coordinator
Division of Consumer Affairs
Santa Cruz County District Attorney's Office
701 Ocean Street, Room 200
Santa Cruz, CA 95060
408-454-2050
TDD/TTY: 408-454-2123
Fax: 408-454-2920

E-mail: dat155@co.santa-cruz.ca.us
www.CO.Santa-Cruz.CA.us

Franklin Stephenson, Supervising Deputy District Attorney
San Joaquin County District Attorney's Office
Consumer Affairs Prosecution Unit
222 East Weber, Room 412
PO Box 990
Stockton, CA 95202
209-468-9321
Fax: 209-468-0314

Norman Vorman, District Attorney
Mendocino County District Attorney's Office
PO Box 1000
Ukiah, CA 95482
707-463-4211
Fax: 707-463-4687

Melodianne Duffy, Supervisor
Consumer Mediation Section
Ventura County District Attorney's Office
800 South Victoria Avenue
Ventura, CA 93009
805-654-3110
Fax: 805-648-9255
www.ventura.org/vcda/conmed.htm

City Offices

Donald Kass, Supervising Deputy City Attorney
Consumer Protection Division
Los Angeles City Attorney's Office
200 North Main Street
1600 City Hall East
Los Angeles, CA 90012
213-485-4515
Fax: 213-847-0402
E-mail: dkass@atty.ca.la.ca.us

Michael D. Rivo, Head Deputy City Attorney
Consumer and Environmental Protection Unit
San Diego City Attorney's Office
1200 Third Avenue, Suite 700
San Diego, CA 92101-4106
619-533-5600
www.sannet.gov/city-attorney

Adam Radinsky, Deputy City Attorney
Consumer Protection
1685 Main Street, Room 310
Santa Monica, CA 90401
310-458-8336
Fax: 310-395-6727
E-mail: consumer-complaint@pen.ci.santa-monica.ca.us

State, County and City Consumer Protection Offices

www.santa-monica.org/atty/consumer-protection/index.htm

Colorado

State Offices

Consumer Protection Division
Colorado Attorney General's Office
1525 Sherman Street, 5th Floor
Denver, CO 80203-1760
303-866-5189
303-866-5125
Toll free: 1-800-332-2071
Fax: 303-866-5443

County Offices

David Zook, Chief Deputy District Attorney
Economic Crime Division
El Paso and Teller Counties District Attorney's Office
105 East Vermijo, Suite 205
Colorado Springs, CO 80903-2083
719-520-6002
Fax: 719-520-6006
E-mail: david_zook@co.el-paso.co.us
www.co.el-paso.co.us/districtattorney/scam.htm

Phillip Parrott, Chief Deputy District Attorney
Denver District Attorney's Economic Crimes Unit
303 West Colfax Avenue, Ste 1300
Denver, CO 80204
720-913-9179
720-913-9177
TDD/TTY: 720-913-9182
Fax: 720-913-9177
www.denverda.org

Sarah Law, District Attorney
Archuleta, LaPlata and San Juan Counties District Attorney's Office
PO Drawer 3455
Durango, CO 81302
970-247-8850
Fax: 970-259-0200

A.M. Dominguez, District Attorney
Weld County District Attorney's Office
PO Box 1167
Greeley, CO 80632
970-356-4010
Fax: 970-352-8023

Connecticut

State Offices

James Flemming, Commissioner
Department of Consumer Protection
165 Capitol Avenue

Hartford, CT 06106
860-713-6050
Toll free in CT: 1-800-842-2649
Fax: 860-566-1531
www.state.ct.us/dcp/

Steven M. Rutstein, Assistant Attorney General
Antitrust/Consumer Protection Office of Attorney General
110 Sherman Street
Hartford, CT 06105
860-808-5400
Fax: 860-808-5593
www.cslnet.ctstateu.edu/attygenl

City Offices

Philip Cacciola, Director of Consumer Protection
City of Middletown
245 DeKoven Drive
PO Box 1300
Middletown, CT 06457-1300
860-344-3491
TDD: 860-344-3521
Fax: 860-343-5470
E-mail: conpmdtn@connix.com

Delaware

State Offices

Eugene M. Hall, Director
Fraud and Consumer Protection Division
Office of the Attorney General
820 North French Street, 5th Floor
Wilmington, DE 19801
302-577-8600
Toll free in DE: 1-800-220-5424
Fax: 302-577-3090
www.state.de.us/sttgen/consumer.htm

Olha N.M. Rybakoff, Deputy Attorney General
Consumer Protection Unit
Director, Consumer Protection Division
Department of Justice
820 North French Street, 5th Floor
Wilmington, DE 19801
302-577-8600
Toll free in DE: 1-800-220-5424
Fax: 302-577-3090
www.state.de.us/attgen/consumer.htm

Florida

State Offices

Jack Norris, Chief of Multi-State Litigation
Consumer Litigation Section

110 SE 6th Street
Fort Lauderdale, FL 33301
954-712-4600
Fax: 954-712-4706

Cecile Dykas, Assistant Deputy Attorney General
Economic Crimes Division
Office of the Attorney General
110 SE 6th Street
Republic Tower, 10th Floor
Fort Lauderdale, FL 33301
954-712-4600
Fax: 954-712-4658
www.legal.firn.edu

James Kelly, Director of Division
Consumer Services
Department of Agriculture & Consumer Services
407 South Calhoun Street
Mayo Building, 2nd Floor
Tallahassee, FL 32399-0800
850-922-2966
Toll free in FL: 1-800-435-7352
Fax: 850-487-4177
www.fl-ag.com

County Offices

Sheryl Lord, Director
Pinellas County Office of Consumer Protection
14250 49th Street North, 2nd Floor
Clearwater, FL 33762
727-464-6200
TDD/TTY: 727-464-6088
Fax: 727-464-6129
www.co.pinellas.fl.us/bcc

Mona Fandel, Director
Broward County Consumer Affairs Division
115 South Andrews Avenue
Annex Room A460
Fort Lauderdale, FL 33301
954-765-5350, ext. 232
Fax: 954-765-5309
E-mail: mfandel@co.broward.fl.us
www.co.broward.fl.us

Sheila Rushton, Director
Consumer Services Department
Miami-Dade County
140 West Flagler Street, Suite 903
Miami, FL 33130
305-375-3677 (Consumer Hotline)
TDD/TTY: 305-375-4177
Fax: 305-375-4120
E-mail: consumer@co.miami-dade.fl.us
www.co.miami-dade.fl.us/csd

Frederic Kerstein, Chief
Dade County Economic Crime Unit

State, County and City Consumer Protection Offices

Office of the State Attorney
1350 NW 12th Avenue
Graham Building, 5th Floor
Miami, FL 33136-2111
305-547-0671
Fax: 305-547-0717
E-mail: kerstef@sall.state.fl.us

Carol A. McCarthy, Investigator
Pasco County Consumer Affairs
Division
7530 Little Road
New Port Richey, FL 34654
727-847-8110
352-521-5179
Fax: 727-847-8969

Carlos J. Morales, Chief Investigator
Orange County Consumer Fraud
Unit
415 North Orange Avenue
PO Box 1673
Orlando, FL 32802
407-836-2490
Fax: 407-836-2376
E-mail: fraudhelp@circuit9.org
www.onetgov.net

Deidie Berger, Secretary
Consumer Protection Unit
Hillsborough County Commerce
Dept.
8900 N. Armenia Avenue, Ste 222
Tampa, FL 33604-1067
813-903-3425
813-903-3430
Fax: 813-903-3432
www.hillsboroughcounty.org

Dennis Moore, Director
Palm Beach County Division of
Consumer Affairs
50 South Military Trail, Suite 201
West Palm Beach, FL 33415
561-233-4820
Toll free: 1-800-930-5124 (Palm Beach
County)
Fax: 561-233-4838
E-mail: consumer@co.palm-beach.fl.us

City Offices

Helen Ridley, Chief of Consumer
Affairs
City of Jacksonville Division of
Consumer Affairs
117 West Duval Street, Suite M-100
St. James Building
Jacksonville, FL 32202
904-630-3467
Fax: 904-630-3458
www.coj.net/pub/consumer/consumer.htm

Katherine Bryant, Department
Secretary
Lauderhill Consumer Protection
Board
1176 NW 42nd Way
Lauderhill, FL 33313
954-321-2456 (Lauderhill residents
only)

Georgia

State Offices

Barry Reid, Administrator
Governor's Office of Consumer
Affairs
2 Martin Luther King, Jr. Drive
Suite 356
Atlanta, GA 30334
404-651-8600
Toll free in GA (outside Atlanta
area): 1-800-869-1123
Fax: 404-651-9018
www2.state.ga.us/GaOCA

Hawaii

State Offices

Gene Murayama, Investigator
Office of Consumer Protection
Department of Commerce and
Consumer Affairs
345 Kekuananoa Street, Room 12
Hilo, HI 96720
808-974-6230
Fax: 808-974-6233

Stephen Levens, Acting Executive
Director
Office of Consumer Protection
Department of Commerce and
Consumer Affairs
235 South Beretania Street
Room 801
Honolulu, HI 96813
808-586-2636
Fax: 808-586-2640

Janice Jarman, Investigator
Office of Consumer Protection
Dept of Commerce and Consumer
Affairs
1063 Lower Main Street, Suite C-216
Wailuku, Maui, HI 96793
808-984-8244
Fax: 808-243-5807
www.state.hi.us/dcca/

Idaho

State Offices

Brett De Lange, Deputy Attorney
General
Consumer Protection Unit

Idaho Attorney General's Office
650 West State Street
Boise, ID 83720-0010
208-334-2424
Toll free in ID: 1-800-432-3545
Fax: 208-334-2830
www.state.id.us/ag

Illinois

State Offices

Office of the Attorney General
1001 East Main Street
Carbondale, IL 62901
618-529-6400
Toll free in IL: 1-800-243-0607
(consumer hotline serving southern
Illinois)
TDD: 618-529-0607
Fax: 618-529-6416

Charles Fergus, Bureau Chief
Consumer Fraud Bureau
100 West Randolph, 12th Floor
Chicago, IL 60601
312-814-3580
Toll free in IL: 1-800-386-5438
TDD: 312-814-3374
Fax: 312-814-2593
www.ag.state.il.us

Patricia Kelly, Chief
Consumer Protection Division of
the Attorney General Office
100 West Randolph, 12th Floor
Chicago, IL 60601
312-814-3000
TDD: 312-793-2852
Fax: 312-814-2593

Governor's Office of Citizens
Assistance
222 South College, Room 106
Springfield, IL 62706
217-782-0244
Toll free in IL: 1-800-642-3112
Fax: 217-524-4049
E-mail: governor@state.il.us

County Offices

Sophia Lopez, Supervisor
Cook County State Attorney's
Office
Consumer Fraud Division
69 West Washington, Suite 700
Chicago, IL 60091
312-603-8700

William Haine, State's Attorney
Madison County Office of State's
Attorney
157 North Main Street, Suite 402
Edwardsville, IL 62025
618-692-6280
Fax: 618-656-7312

State, County and City Consumer Protection Offices

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Consumer Fraud
Department of Consumer Affairs
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500 South Second Street
Springfield, IL 62706
217-782-1090
Toll free in IL: 1-800-243-0618
217-785-2771
Fax: 217-782-1097
E-mail: agconsmr@mail.state.il.us
www.ag.state.il.us

City Offices

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sioner
Chicago Department of Consumer
Services
121 North LaSalle Street, Room 808
Chicago, IL 60602
312-744-4006
TDD: 312-744-9385
Fax: 312-744-9089
www.ci.chi.il.us

Sharon Carter, Administrator
Consumer Protection Office
City of Des Plaines
1420 Miner Street
Des Plaines, IL 60016
847-391-5006
Fax: 847-391-5378

Indiana

State Offices

Barbara L. Cook Crawford, Chief
Counsel and Director
Consumer Protection Division
Office of the Attorney General
402 West Washington Street
5th Floor
Indiana Government Center South
Indianapolis, IN 46204
317-232-6330
Toll free in IN: 1-800-382-5516
Fax: 317-233-4393
E-mail: inattgn@atg.state.in.us
www.ai.org/hoosieradvocate

County Offices

Scott Newman, Marion County
Prosecuting Attorney
Marion County Prosecuting
Attorney's Office
200 East Washington Street
560 City-County Building
Indianapolis, IN 46204-3363
317-327-3892
TDD/TTY: 317-327-5186
Fax: 317-327-5409
www.indygov.org

Iowa

State Offices

William Brauch, Assistant Attorney
General
Consumer Protection Division
Office of the Attorney General
1300 East Walnut Street, 2nd Floor
Des Moines, IA 50319
515-281-5926
Fax: 515-281-6771
E-mail: consumer@max.state.ia.us
[www.state.ia.us/government/ag/
consumer.html](http://www.state.ia.us/government/ag/consumer.html)

Kansas

State Offices

C. Steven Rarrick, Deputy Attorney
General
Consumer Protection Division
Office of the Attorney General
120 SW 10th, 4th Floor
Topeka, KS 66612-1597
785-296-3751
Toll free in KS: 1-800-432-2310
TDD/TTY: 785-291-3767
Fax: 785-291-3699
E-mail: cprotect@ksag.org
www.ink.org/public/ksag

County Offices

Johnson County District Attorney's
Office
Consumer Protection Division
Johnson County Courthouse
100 North Kansas Avenue
Olathe, KS 66051
913-715-3003
Fax: 913-715-3040

Kentucky

State Offices

Todd Leatherman, Director
Consumer Protection Division
Office of the Attorney General
1024 Capital Center Drive
Frankfort, KY 40601
502-696-5389
Toll free in KY: 1-888-432-9257
Fax: 502-573-8317
E-mail: attorney.general@law.state.ky.us
www.law.state.ky.us/cp

Robert Winlock, Administrator
Consumer Protection Division
Office of the Attorney General
9001 Shelbyville Road, Suite 3
Louisville, KY 40222
502-425-4825
Fax: 502-425-9406

Louisiana

State Offices

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Consumer Protection Section
Office of the Attorney General
301 Main Street, Suite 1250
Baton Rouge, LA 70801
225-342-9639
Toll free nationwide: 1-800-351-4889
Fax: 225-342-9637
www.laag.com

County Offices

Consumer Protection Division
Jefferson Parish District Attorney
200 Derbigny Street
Courthouse Annex, 5th Floor
Gretna, LA 70123
504-368-1020
Fax: 504-368-4562

Maine

State Offices

Maine Attorney General's Consumer
Mediation Service
6 State House Station
Augusta, ME 04333
207-626-8800
www.state.me.us/ag

William Lund, Director
Office of Consumer Credit Regula-
tion
35 State House Station
Augusta, ME 04333-0035
207-624-8527
Toll free in ME: 1-800-332-8529
TDD/TTY: 207-624-8563
www.mainecreditreg.org

Francis Ackerman, Acting Division
Chief
Public Protection Division
Office of the Attorney General
6 State House Station
Augusta, ME 04333
207-626-8849

Maryland

State Offices

William Leibovici, Chief
Consumer Protection Division
Office of the Attorney General
200 Saint Paul Place, 16th Floor
Baltimore, MD 21202-2021
410-528-8662 (consumer complaint
hotline)
410-576-6550 (consumer information)
TDD: 410-576-06372 (Maryland only)
Fax: 410-576-7040

State, County and City Consumer Protection Offices

E-mail: [consumer@oag.state.md.us/](mailto:consumer@oag.state.md.us)
consumer
www.oag.state.md.us

Charles D. Schaub, Manager
Business Licensing & Consumer
Service
Motor Vehicle Administration
6601 Ritchie Highway, NE
Glen Burnie, MD 21062
410-768-7248
Fax: 410-768-7602

Regional Offices

Larry Munson, Administrator
Maryland Attorney Generals' Office
Consumer Protection Division
138 East Antietam Street, Suite 210
Hagerstown, MD 21740-5684
301-791-4780
410-576-6372
Fax: 301-791-7178

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Specialist
Eastern Shore Branch Office
Consumer Protection Division
Office of the Attorney General
201 Baptist Street, Suite 30
Salisbury, MD 21801-4976
410-543-6620
Fax: 410-543-6642
www.oa6.state.md.us

County Offices

Stephen Hannan, Administrator
Howard County Office of Consumer
Affairs
6751 Columbia Gateway Drive
Columbia, MD 21046
410-313-6420
Fax: 410-313-6453
E-mail: shannon@co.ho.md.us

Sandra Peaches, Director
Prince George's County Office of
Business and Regulatory Affairs
County Administration Building
Suite 1177
Upper Marlboro, MD 20772
301-952-5232
TDD: 301-925-5167
Fax: 301-952-4244

Massachusetts

State Offices

Tom Reilly, Attorney General
Consumer Protection and Antitrust
Division
Office of the Attorney General
200 Portland Street
Boston, MA 02114

617-727-8400 The Consumer Hotline -
information and referral to local
county and city government con-
sumer offices (listed below)
that work in conjunction with the
Department of the Attorney General
Fax: 617-727-5765
<http://www.ag.state.ma.us>

Consumer Protection and Antitrust
Division
Office of the Attorney General -
Springfield
436 Dwight Street
Springfield, MA 01103
413-784-1240
Fax: 413-784-1244

Jennifer Davis Carey, Director
Executive Office of Consumer
Affairs and Business Regulation
One Ashburton Place, Room 1411
Boston, MA 02108
617-727-7780 (information and
referral only)
TDD/TTY: 617-727-1729
Fax: 617-227-6094
E-mail: consumer@state.ma.us
www.state.ma.us/consumer

City and County Offices

Cambridge Consumers' Council
831 Massachusetts Avenue
Cambridge, MA 02139
617-349-6150
Fax: 617-349-6148
www.ci.cambridge.ma.us/~Consumer

Fall River Consumer Program
One Government Center
Fall River, MA 02722
508-324-2672
Fax: 508-324-2626

Consumer Protection Program
Haverhill Community Action, Inc.
25 Locust Street
Haverhill, MA 01830
978-373-1971
Fax: 978-373-8966

Consumer Assistance Council, Inc.
149 Main Street
Hyannis, MA 02601
508-771-0700
Toll free: 1-800-867-0701
Fax: 508-771-3011
www.consumerCouncil.com

Consumer Protection Program
Greater Lawrence Community
Action Council, Inc.
Consumer Protection Program
350 Essex Street

Lawrence, MA 01843
978-681-4990
Fax: 978-681-4949
www.glcac.org

Middlesex Community College Law
Center
Local Consumer Program
33 Kearney Square, Room 117
Lowell, MA 01852
978-656-3342
Fax: 978-656-3339
E-mail: dunnk@middlesex.cc.ma.us

Consumer Assistance Office -
MetroWest, Inc.
209 West Central Street
Natick, MA 01760
508-651-8812
Fax: 508-647-0661

Newton-Brookline Consumer Office
Newton City Hall
1000 Commonwealth Avenue
Newton, MA 02465
617-552-7205
Fax: 617-552-7027

Massachusetts PIRG Consumer
Action Center
182 Green Street
North Weymouth, MA 02191
781-335-0280
Fax: 781-340-3991
Email: jfoycconsumeraction2@juno.com

Consumer Protection Division
North Western District Attorney's
Office
238 Main Street
Greenfield, MA 01301
413-774-5102
Fax: 413-773-3278

Berkshire County Consumer
Advocates, Inc.
150 North Street
Pittsfield, MA 01201
413-443-9128
Toll free: 1-800-540-9128
Fax: 413-496-9225

Consumer Aid Program
South Shore Community Action
Council, Inc.
265 South Meadow Road
Plymouth, MA 02360
508-747-7575 x226
Fax: 508-746-5140
E-mail: lmtilley@sscac.org

State, County and City Consumer Protection Offices

Consumer Council of Worcester
County
484 Main Street, 2nd Floor
Worcester, MA 01608-1690
508-754-1176
Fax: 508-754-0203
Email: dreilly@wcac.net

Mayor's Office of Consumer Affairs
and Licensing
Boston City Hall, Room 817
Boston, MA 02201
617-635-3834
617-635-4165
Fax: 617-635-4174

Mayor's Office of Consumer Infor-
mation
City of Springfield
1243 Main Street
Springfield, MA 01103
413-413-787-6437

Michigan

State Offices

Frederick Hoeffcker, Assistant in
Charge
Consumer Protection Division
Office of Attorney General
PO Box 30212
Lansing, MI 48909
517-373-1140 (complaint information)
517-373-1110
Fax: 517-335-1935

Rodger James, Director
Bureau of Automotive Regulation
Michigan Department of State
Lansing, MI 48918-1200
517-373-4777
Toll free in MI: 1-800-292-4204
Fax: 517-373-0964

County Offices

Mike Studders, Chief Investigator
Bay County Consumer Protection
Unit
1230 Washington - Courthouse
Bay City, MI 48707-5994
517-895-4139
Fax: 517-895-4167

Margaret DeMuyne, Director
Consumer Protection Department
Macomb County
Office of the Prosecuting Attorney
Macomb County Administration
Building
One South Main Street, 3rd Floor
Mt. Clemens, MI 48043
810-469-5300
810-469-5350
TDD: 810-466-4122

Fax: 810-469-5609
www.libcoop.net/macatt/

City Offices

John Roy Castillo, J.D., Director
City of Detroit Consumer Affairs
Department
65 Cadillac Square, Suite 1600
Detroit, MI 48226
313-224-3508
313-224-6995 (complaints)
Fax: 313-224-2796
E-mail:
castillojr@cadtwr.ci.detroit.mi.us
www.ci.detroit.mi.us

Minnesota

State Offices

Curt Loewe, Director
Consumer Services Division
Minnesota Attorney General's
Office
445 Minnesota Street
1400 NCL Tower
St. Paul, MN 55101
612-296-3353
Toll free: 1-800-657-3787
Fax: 612-282-5801
E-mail: consumer.ag@state.mn.us
www.ag.state.mn.us/consumer

County Offices

Roshan Rajkumar, Director
Citizens Info Hotline
Hennepin County Citizen Infor-
mation Hotline
Office of Hennepin County Attorney
County Government Center, C-2000
Minneapolis, MN 55487
612-348-4528
TDD/TTY: 612-348-6015
Fax: 612-348-9712
E-mail: citizeninfo@hennipin.mn.us
www.co.hennepin.mn.us/coatty/hcatty.htm

City Offices

James Moncur, Director
Division of Licenses & Consumer
Services
Minneapolis Department of Regula-
tory Services
350 South 5th Street
City Hall, Room 1C
Minneapolis, MN 55415
612-673-2080
TDD/TTY: 612-673-3300/3360
Fax: 612-673-3399
E-mail: opa@ci.minneapolis.mn.us
www.ci.minneapolis.mn.us

Mississippi

State Offices

Leyser Q. Morris-Hayes, Director
Consumer Protection Division of
the Mississippi Attorney General's
Office
PO Box 22947
Jackson, MS 39225-2947
601-359-4230
Toll free in MS: 1-800-281-4418
Fax: 601-359-4231
www.ago.state.ms.us/consprot.htm

Julie McLemoil, Director
Bureau of Regulatory Services
Department of Agriculture and
Commerce
121 North Jefferson Street
PO Box 1609
Jackson, MS 39201
601-359-1111
Fax: 601-354-6502
www.mdac.state.ms.us

Missouri

State Offices

Doug Ommen, Chief Counsel
Consumer Protection and Trade
Offense Division
1530 Rax Court, PO Box 899
Jefferson City, MO 65102
573-751-6887
573-751-3321
Toll free in MO: 1-800-392-8222
TDD/TTY toll free in MO: 1-800-729-
8668
Fax: 573-751-7948
E-mail: attgenmail@moago.org
www.ago.state.mo.us

Montana

State Offices

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Consumer Affairs Unit
Department of Commerce
1424 Ninth Avenue
PO Box 200501
Helena, MT 59620-0501
406-444-4312
Fax: 406-444-2903

Nebraska

State Offices

Jason W Hayes, Assistant Attorney
General
Department of Justice
2115 State Capitol
PO Box 98920
Lincoln, NE 68509
402-471-2682
Toll free: 1-800-727-6432
Fax: 402-471-3297
www.nol.org

State, County and City Consumer Protection Offices

Nevada

State Offices

Patricia Jarman-Manning, Commissioner

Nevada Consumer Affairs Division
1850 East Sahara, Suite 101

Las Vegas, NV 89104

702-486-7355

Toll free: 1-800-326-5202

TDD: 702-486-7901

Fax: 702-486-7371

E-mail: ncad@fyiconsumer.org

www.fyiconsumer.org

Bureau of Consumer Protection
555 E. Washington Ave, Suite 3900

Las Vegas, NV 89101

702-486-3420

Ray Trease, Supervisory Compliance Investigator

Consumer Affairs Division
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4600 Kietzke Lane

Building B, Suite 113

Reno, NV 89502

775-688-1800

Toll free in NV: 1-800-326-5202

TDD: 775-486-7901

Fax: 775-688-1803

New Jersey

State Offices

Edith S. Brower, Deputy Director
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PO Box 43027

124 Halsey Street

Newark, NJ 07102

973-504-6587

973-648-6381

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E-mail:

browere@smtp.lps.state.nj.us

www.state.nj.us/lps/ca/home.htm

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PO Box 45029

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Newark, NJ 07101

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Fax: 201-648-3879

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jacobcar@law.dol.lps.sate.nj.us

County Offices

William Ross III, Director

Atlantic County Division of Consumer Affairs

1333 Atlantic Avenue, 8th Floor

Atlantic City, NJ 08401

609-343-2376

609-345-6700

Fax: 609-343-2373

www.acling.org/conshome.htm

Patricia Tuck-Davis, Director/
Superintendent

Camden County Office of Consumer

Protection/Weights and Measures

Jefferson House

Lakeland Road

Blackwood, NJ 08012

609-374-6161

609-374-6001

Toll free in NJ: 800-999-9045

Fax: 609-232-0748

E-mail: consumer@co.camden.nj.us

www.co.camden.nj.us

Louis Moreno, Director

Cumberland County Department of
Consumer Affairs and Weights and Measures

788 East Commerce Street

Bridgeton, NJ 08302

856-453-2203

Fax: 856-453-2206

E-mail:

louismo@co.cumberland.nj.us

E. Robert Spiegel, Director/Superintendent

Cape May County Consumer
Affairs, Weights and Measures
4 Moore Road

Cape May Court House, NJ 08210

609-463-6475

Essex County Consumer Services
50 South Clinton Street

East Orange, NJ 07018

973-395-8350

Fax: 973-395-8433

Dorothy H. Avallone, Director
Monmouth County Department of
Consumer Affairs

50 East Main Street

PO Box 1255

Freehold, NJ 07728-1255

732-431-7900

Fax: 732-845-2037

John Wassberg, Director
Bergen County Office of Consumer
Protection

21 Main Street, Room 101-E

Hackensack, NJ 07601-7000

201-646-2650

Fax: 201-489-6095

Willie L. Flood, Director

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595 Newark Avenue

Jersey City, NJ 07306

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201-795-6163

Fax: 201-795-6462

Helen Mataka, Director
Hunterdon County Consumer
Affairs

PO Box 283

Lebanon, NJ 08833

908-236-2249

Renee Borstad, Director/Superintendent

Burlington County Office of Consumer Affairs/Weights and Measures

49 Rancocas Road

PO Box 6000

Mount Holly, NJ 08060

609-265-5098

Fax: 609-265-5065

Passaic County Department of
Consumer Affairs

1310 Route 23 North, Room 532

Paterson, NJ 07470

973-305-5881

Fax: 973-881-0012

Marianne Mattei, Director
Division of Consumer Affairs
Somerset County

PO Box 3000

Somerville, NJ 08876-1262

908-231-7000, ext. 7400

Fax: 908-429-0670

E-mail:

consumeraffairs@co.somerset.nj.us

www.co.somerset.nj.us

Donna Giovannetti, Division Chief
Mercer County Consumer Affairs
640 South Broad Street, Room 215

PO Box 8068

Trenton, NJ 08650-0068

609-989-6671

Fax: 609-989-6670

Ernest N. Salerno, Superintendent
County of Passaic
Department of Law and Public
Safety
Division of Weights and Measures - CS

1310 Route 23 North

Wayne, NJ 07470

973-305-5750 (Wts & Meas)

973-305-5881 (Consumer Prot'n)

Fax: 973-628-1796

E-mail: pcca@advanix.net

State, County and City Consumer Protection Offices

Ollie Boone, Director
Union County Division of Consumer Affairs
300 North Avenue East
PO Box 186
Westfield, NJ 07091
908-654-9840
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Joseph Silvestro, Director
Gloucester County Department of Consumer Protection/Weights and Measures
152 North Broad Street
PO Box 337
Woodbury, NJ 08096
856-853-3349
856-853-3350
TDD: 856-848-6616
Fax: 609-853-6813
E-mail: jsilvest@co.gloucester.nj.us

City Offices

Bernidine Jacobs, Director
Livingston Consumer Affairs
357 South Livingston Avenue
Livingston, NJ 07039
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Maywood Consumer Affairs
Borough of Maywood
459 Maywood Avenue
Maywood, NJ 07607
201-845-5749
201-845-5749

Genevieve Ross, Director
Middlesex Borough Consumer Affairs
1200 Mountain Avenue
Middlesex, NJ 08846
732-356-8090, ext. 250
Fax: 732-356-7954

Mildred Pastore, Director
Mountainside Consumer Affairs
1455 Coles Avenue
Mountainside, NJ 07092
908-232-6600

Max Moses, Deputy Mayor
Director Consumer Affairs
Township of North Bergen
Municipal Building
4233 Kennedy Boulevard
North Bergen, NJ 07047
201-392-2157 (community service)
201-330-7291 (consumer protection)
Fax: 201-392-8551

Annmarie Nicolette, Director
Nutley Consumer Affairs
Public Affairs Building
149 Chestnut Street
Nutley, NJ 07110
973-284-4975
Fax: 973-661-9411

Maria Sierra, Consumer Affairs Investigator
Perth Amboy Consumer Affairs
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206-464-6684
Toll free in WA: 1-800-551-4636
(Consumer Resource Centers)
1-800-276-9883
Fax: 206-464-6451
www.wa.gov/ago

Consumer Resource Center
Office of the Attorney General
1116 West Riverside Avenue
Spokane, WA 99201-1194
509-456-3123

Cynthia Lauphear, Program Manager
Consumer Resource Center
Office of the Attorney General
Consumer Protection Division
1019 Pacific Avenue, 3rd Floor
Tacoma, WA 98402-4411
253-593-2904
Toll free: 1-800-551-4636
Toll free: 1-800-276-9883 in state only
Fax: 253-593-2449
E-mail: cynthiala@atg.wa.gov
www.wa.gov/ago

Consumer Resource Center
Office of the Attorney General
1220 Main Street, Suite 510
Vancouver, WA 98660
360-759-2150

City Offices

Ed Gonzaga, Consumer Affairs Inspector

Revenue and Consumer Affairs Section
Executive Services Department
Division of Finance
600 4th Avenue, Suite 103
Seattle, WA 98104-1891
206-233-7837
Fax: 206-684-5170
E-mail: edgonzaga@ci.seattle.wa.us
199.174.51.22/esd/home.htm

Patrick Sainsbury, Chief Deputy Prosecuting Attorney
Fraud Division
900 4th Avenue, Suite 1002
Seattle, WA 98164
206-296-9010
Fax: 206-296-9009
E-mail: pat.sainsbury@metrokc.gov
www.metrokc.gov/proatty/

Craig Leisy, Consumer Affairs Supervisor
Revenue and Consumer Affairs
Seattle Department of Finance
805 South Dearborn Street
Seattle, WA 98134
206-386-1298
Fax: 206-386-1129
E-mail: seattle.consumer-affairs@ci.seattle.wa.us
www.pan.ci.seattle.wa.us/esd/consumer

West Virginia State Offices

Jill Miles, Deputy Attorney General
Consumer Protection Division
Office of the Attorney General
812 Quarrier Street, 6th Floor
PO Box 1789
Charleston, WV 25326-1789
304-558-8986
Toll free in WV: 1-800-368-8808
Fax: 304-558-0184
E-mail: consumer@wvnet.edu
www.state.wv.us/wrag/cons/

Karl Angell, Jr., Director
Division of Weights and Measures Section
570 MacCorkle Avenue
St. Albans, WV 25177
304-722-0602
Fax: 304-722-0605
E-mail: angellk@mail.wvnet.edu

Wisconsin

State Offices

Margaret Quaid, Regional Supervisor

Division of Trade and Consumer Protection
Department of Agriculture
Trade and Consumer Protection
3610 Oakwood Hills Parkway
Eau Claire, WI 54701-7754
715-839-3848
Toll free in WI: 1-800-422-7128
Fax: 715-839-1645

Judy Cardin, Regional Supervisor
Wisconsin Department of Agriculture
Trade & Consumer Protection
200 North Jefferson Street
Suite 146-A
Green Bay, WI 54301
920-448-5111
920-448-5114
Toll free in WI: 1-800-422-7128
Fax: 920-448-5118
www.badger.state.wi.us/agencies/datcp

William Oemichen, Administrator
Division of Trade and Consumer Protection
Department of Agriculture
2811 Agriculture Dr.
PO Box 8911
Madison, WI 53708
608-224-4953
Toll free in WI: 1-800-422-7128
TTD/TTY: 1-608-224-5058
Fax: 608-224-4939
E-mail: datephotline@wheel.datep.state.wi.us
www.datcp.state.wi.us

County Offices

Frederic Matestic, Assistant District Attorney
Consumer Fraud Unit
Milwaukee County District Attorney's Office
821 West State Street, Room 405
Milwaukee, WI 53233-2485
414-278-4585
Fax: 414-223-1955

Thomas Bauer, Consumer Fraud Investigator
Racine County Sheriff's Department
717 Wisconsin Avenue
Racine, WI 53403
262-636-3126
Fax: 262-637-5279

Wyoming

State Offices

Christopher Petrie, Assistant Attorney General

State, County and City Consumer Protection Offices

Office of the Attorney General
Consumer Protection Unit
123 State Capitol Building
Cheyenne, WY 82002
307-777-7874
Toll free in WY only: 1-800-438-5799
Fax: 307-777-7956
E-mail: cpetri@state.wy.us
[www.state.wy.us/~ag/
consumer.html](http://www.state.wy.us/~ag/consumer.html)

Virgin Islands Offices

Department of Licensing and
Consumer Affairs
Golden Rock Shopping Center
Christiansted
St. Croix, USVI 00820
340-773-2226
Fax: 340-778-8250

Andrew Rutnik, Commissioner
Department of Licensing and
Consumer Affairs
Property and Procurement Building
No. 1 Sub Base, Room 205
St. Thomas, USVI 00802
340-774-3130
Fax: 340-776-8303

Department of Licensing and
Consumer Affairs
Property Procurement Building #1
Sub Base, Room 205
St. Thomas, USVI 00802
340-693-8036
Fax: 340-776-6992

State Banking Authorities

The officials listed below regulate and supervise state-chartered banks. Many of them handle or refer problems and complaints about other types of financial institutions as well. Some also answer general questions about banking and consumer credit. If you are dealing with a federally chartered bank, check the listing of "Selected Federal Agencies." Also see the information under Money and Credit on page 14.

Alabama

Norman B. Davis Jr.
Superintendent of Banks
Center for Commerce
401 Adams Avenue, #680
Montgomery, AL 36130-1201
334-242-3452
Fax: 334-242-3500
www.legislature.state.al.us

Alaska

Franklin T. Elder, Director of Banking
Securities and Corporations
Department of Commerce
PO Box 110807
150 Third Street, Room 217
Juneau, AK 99811-0807
907-465-2521
TDD: 907-465-5437
Fax: 907-465-2549
E-mail: dbsc@dcad.state.ak.us
www.dcad.state.ak.us

Arizona

Richard C. Houseworth
Superintendent of Banks
Arizona State Banking Department
2910 North 44th Street, Suite 310
Phoenix, AZ 85018
602-255-4421
Toll free in AZ: 1-800-544-0708
Fax: 602-381-1225
www.azbanking.com

Arkansas

Frank White, Bank Commissioner
Arkansas State Bank Department
Tower Building
323 Center Street, Suite 500
Little Rock, AR 72201-2613
501-324-9019
Fax: 501-324-9028
E-mail: asbdbanking.state.ar.us
www.state.ar.us/bank

California

Jan Lynn Owen
Acting Commissioner
Department of Financial Institutions
State of California
111 Pine Street, Suite 1100
San Francisco, CA 94111-5613
415-263-8507
Toll free in CA: 1-800-622-0620 (for
consumer complaints against CA
state-licensed banks, the "800"
number reaches the Consumer
Services Office, located in Sacra-
mento, CA.
Fax: 415-989-5310
E-mail: jowen@dfi.ca.gov
www.dfi.ca.gov

Colorado

Richard Fulkerson
State Bank Commissioner
Department of Regulatory Agencies
Division of Banking
1560 Broadway, Suite 1175
Denver, CO 80202
303-894-7575
Fax: 303-894-7570
E-mail: banking@dora.state.co.us
www.dora.state.co.us/banking/

Connecticut

John P. Burke
Banking Commissioner
Connecticut Department of Banking
260 Constitution Plaza
Hartford, CT 06103
860-240-8200
Toll free in CT: 1-800-831-7225
Fax: 860-240-8178
E-mail: john.burke@po.state.ct.us
www.state.ct.us/dob

Delaware

Robert A. Glen
State Bank Commissioner

555 East Lockerman Street, Suite 210
Dover, DE 19901
302-739-4235
Fax: 302-739-3609
www.state.de.us/bank

District of Columbia

S. Kathryn Allen, Commissioner of
Banking and Financial Institutions
Office of Banking & Finance
1400 L Street NW
Washington, DC 20005
202-727-1563
Fax: 202-727-1588
www.obfi.dcgov.org/

Florida

Robert Milligan, State Comptroller
Department of Banking and Finance
101 E. Gaines Street
Tallahassee, FL 32399-0350
850-410-9370
850-410-9275 (investigations)
Toll free in FL: 1-800-848-3792
Fax: 850-410-9026
E-mail: dbf@mail.dbf.state.fl.us
www.dbf.state.fl.us

Georgia

Jenny L. Neville, Legal & Consumer
Affairs Specialist
State of Georgia (Dept of Banking &
Finance)
2990 Brandywine Road, Suite 200
Atlanta, GA 30341-5565
770-986-1633

Hawaii

Financial Institutions
State of Hawaii
PO Box 2054
1010 Richards Street Room 602A
Honolulu, HI 96805
808-586-2820
Toll free in Kauai: 1-800-274-3141

State Banking Authorities

Toll free in Maui: 1-800-984-2400
Toll free in Hawaii: 1-800-974-4000
808-586-2820
Fax: 808-586-2818

Idaho

Gavin Gee, Director
State of Idaho Department of Finance
700 West State Street, 2nd Floor
Boise, ID 83720-0031
208-332-8000
Toll free in ID: 1-888-346-3376
Fax: 208-332-8098
E-mail: finance@fin.state.id.us
www.state.id.us/finance/dof.htm

Illinois

William Darr, Commissioner of Banks and Real Estate
Illinois Office of Banks and Real Estate
310 South Michigan Avenue Suite 230
Chicago, IL 60604-4278
312-793-3000
Toll free: 1-877-793-3470
TDD/TTY: 312-793-0291
Fax: 312-793-0291
www.state.il.us/obr

Illinois Office of Banks and Real Estate
Springfield Office
500 East Monroe Street
Springfield, IL 627011509
217-782-3000
TDD/TTY : 217-524-6644
Fax: 217-524-5941
www.state.il.us/obr

Indiana

Charles Phillips, Director
Department of Financial Institutions
402 West Washington Street
Room W-066
Indianapolis, IN 46204-2759
317-232-3955
Toll free in IN: 1-800-382-4880
Fax: 317-232-7655
E-mail: cphillips@dfi.state.in.us
www.dfi.state.in.us

Iowa

Holmes Foster, Superintendent of Banking
Iowa Division of Banking
200 East Grand, Suite 300
Des Moines, IA 50309

515-281-4014
Toll free nationwide: 1-800-972-2018
Fax: 515-281-4862
E-mail: idob@max.state.ia.us
www.idob.state.ia.us

Kansas

Franklin W. Nelson, State Bank Commissioner
Office of the State Bank Commissioner
700 Jackson Street, Suite 300
Topeka, KS 66603-3714
785-296-2266
Fax: 785-296-0168
www.ink.org/public/osbc

Kentucky

Ella Robinson, Commissioner
Department of Financial Institutions
1025 Capitol Center Drive, Suite 200
Frankfort, KY 40601
502-573-3390
Toll free: 1-800-223-2579
Fax: 502-573-8787
www.dfi.state.ky.us

Louisiana

Doris Gunn, Acting Commissioner
LA Office of Financial Institutions
PO Box 94095
Baton Rouge, LA 70804-9095
225-925-4660
Fax: 225-925-4524
E-mail: la_ofi@mail.premier.net
www.ofi.state.la.us

Maine

Howard R. Gray, Jr.
Superintendent of Banking
36 State House Station
Augusta, ME 04333-0036
207-624-8570
Toll free: 1-800-985-5235
TDD: 207-624-8563
Fax: 207-624-8590
www.mainebankingreg.org

Maryland

Mary Louise Preis, Commissioner of Financial Regulation Division
500 North Calvert Street
Baltimore, MD 21202
410-333-6808
Toll free in MD: 1-888-784-0136
TTY: 410-767-2117
Fax: 410-333-0475
E-mail: fin_reg@dlr.state.md.us
www.dlrr.state.md.us/finance/

Massachusetts

Thomas Curry, Commissioner of Banks
MA Division of Banks
One South Station
Boston, MA 02110
617-956-1500
Toll free in MA: 1-800-495-2265
TDD: 617-956-1577
Fax: 617-956-1597
www.state.ma.us/dob

Michigan

Gary Mielock, Acting Commissioner
Financial Institutions Bureau
Office of the Commissioner
333 S. Capitol Avenue Suite A
PO Box 30224 (48909)
Lansing, MI 48933
517-373-3460
Fax: 515-335-1109
www.cis.state.mi.us/fib

Minnesota

Kevin Murphy
Assistant Commissioner
Minnesota Department of Commerce
Financial Exams
133 East Seventh Street
St. Paul, MN 55101
651-296-2751
Fax: 651-296-8591
E-mail: kevin.murphy@state.mn.us
www.commerce.state.mn.us

Mississippi

Theresa Brady, Director Consumer Finance Division
Department of Banking and Consumer Finance
Consumer Finance
Walter Sillers Building
PO Box 23729
550 High Street, Suite 304
Jackson, MS 39205-3729
601-359-1031
Toll free in MS: 1-800-844-2499
Fax: 601-359-3557
E-mail: tbrady@dbcf@state.ms.us
www.dbcf.state.ms.us

Missouri

Earl Manning
Acting Commissioner of Finance
Department of Finance
PO Box 716
Jefferson City, MO 65102
573-751-3242

State Banking Authorities

Toll free in MO: 1-800-735-2966
TDD toll free in MO: 1-800-735-2966
Fax: 573-751-9192
E-mail: finance@mail.state.mo.us
www.ecodev.state.mo.us/finance

Montana

Donald Hutchinson, Commissioner
Division of Banking & Financial
Institutions
846 Front Street
PO Box 200546
Helena, MT 59620-0546
406-444-2091
Fax: 406-444-4186
www.commerce.state.mt.us/finance/index.html

Nebraska

Samuel Baird, Director
Department of Banking & Finance
1200 N Street, Suite 311
PO Box 95006
Lincoln, NE 68509
402-471-2171
Fax: 402-471-3062
www.dbf.org

Nevada

L. Scott Walshaw, Commissioner
Department of Business & Industry
Financial Institutions Division
406 East Second Street, Suite 3
Carson City, NV 89701-4758
775-687-4259
Toll free in NV: 1-800-521-0019
Fax: 775-687-6909
E-mail: swalshaw@govmail-state.nv.us
www.state.nv.us/b&i

New Hampshire

State of New Hampshire Banking
Department
Consumer Credit
56 Old Suncook Road
Concord, NH 03301
603-271-3561
TTY/TDD: 1-800-735-2964
Fax: 603-271-1090
www.state.nh.us/banking

New Jersey

Karen Randall Sutor
Acting Commissioner
Department of Banking and
Insurance
20 West State Street

PO Box 325
Trenton, NJ 08625
609-292-3420 (banking)
Fax: 609-984-5273
www.naic.org/nj/njhome/pg.html

New Mexico

Financial Institutions Division
Regulation and Licensing Dept
PO Box 25101
725 St Michaels Drive
Santa Fe, NM 87501
505-827-7100
Fax: 505-827-7107
E-mail: rld@state.nm.us
www.state.nm.us

New York

Elizabeth McCaul
Acting Superintendent of Banking
New York State Banking Department
Two Rector Street
New York, NY 10006-1894
212-618-6553
Toll free in NY: 1-800-522-3330
(consumer services hotline)
Toll free in NY: 1-800-832-1838 (small
business information)
Fax: 212-618-6599
www.banking.state.ny.us

North Carolina

Hal Lingerfelt
North Carolina Commissioner of
Banks
4309 Mail Service Center
Raleigh, NC 27699-4309
919-733-3016
Fax: 919-733-6918
www.banking.state.nc.us

North Dakota

Gary Preszler, Commissioner
ND Department of Banking and
Financial Institutions
2000 Schafer Street, Suite G
Bismarck, ND 58501-1204
701-328-9933
TDD toll free in ND: 1-800-366-6888
Fax: 701-328-9955
E-mail: banking@state.nd.us
www.state.nd.us/bank

Ohio

Steven Gleeson, Training and
Communications Manager
Department of Commerce - State of
Ohio

Financial Institutions Division
77 South High Street, 21st Floor
Columbus, OH 43266-0121
614-728-8400
614-466-2932
Fax: 614-644-1631
www.som.state.oh.us/dfi

Oklahoma

Mick Thompson, Bank Commis-
sioner
OK State Banking Department
4545 North Lincoln Blvd., Suite 164
Oklahoma City, OK 73105
405-521-2782
Fax: 405-522-2993
www.state.ok.us/~osbd

Oregon

Richard Nockleby, Administrator
Department of Consumer &
Business Services
Division of Finance & Corporate
350 Winter Street, NE, Room 410
Salem, OR 97310-3881
503-378-4140
TDD: 503-378-4387
Fax: 503-947-7862
www.cbs.state.or.us/external/dfcs

Pennsylvania

David E. Zuern
Secretary of Banking Department
333 Market Street
16th Floor
Harrisburg, PA 17101-2290
717-787-6991
Toll free in PA: 1-800-PA-BANKS
TDD toll free: 1-800-679-5070
Fax: 717-787-8773
www.banking.state.pa.us

Puerto Rico

Joseph O'Neill, Commissioner of
Department of Financial Institutions
Fernandez Guncas Station
PO Box 11855
San Juan, PR 00917-3855
787-723-3131
Fax: 787-723-4042
www.cif.gov.pr

Rhode Island

Dennis F. Zirolli, Associate Director
and Superintendent
Banking
233 Richmond Street, Suite 231
Providence, RI 02903-4231

State Banking Authorities

401-222-2405
401-222-2999
Fax: 401-222-5628

South Dakota

Richard Duncan, Director
S.D. Division of Banking
712 1/2 W. Missouri Avenue
Pierre, SD 57501-4590
605-773-3421
Fax: 605-773-5367
www.state.sd.us/banking

Tennessee

Bill Houston, Commissioner
Tennessee Department of Financial
Institutions
John Sevier Building
500 Charlotte Avenue, 4th Floor
Nashville, TN 37243-0705
615-741-2236
Fax: 615-741-2883
E-mail: tsmith@mail.state.tn.us
www.state.tn.us/financialinst/

Texas

Randall S. James
Banking Commissioner
Texas Department of Banking
2601 North Lamar
Austin, TX 78705
512-475-1300
Toll free in TX: 1-877-276-5554
Fax: 512-475-1313
www.banking.state.tx.us

Utah

G. Edward Leary, Commissioner
Department of Financial Institutions
PO Box 89
Salt Lake City, UT 84110-0089
801-538-8854
Fax: 801-538-8894
www.dfi.state.ut.us

Vermont

Ricka Dailey, Information Policy &
Program Chief
State of Vermont
Banking, Insurance, Securities and
Health Care Administration
89 Main Street
Drawer 20
Montpelier, VT 05620-3101
802-828-4872
802-828-3307 (banking)
Toll free: 1-800-964-1764 (all insurance except health)

Toll free: 1-800-631-7788 (Health
Care)
Fax: 802-828-3306
E-mail: rdaily@bishca.state.vt.us
www.state.vt.us/bis

Virgin Islands

Gerard Luiz James II
Lieutenant Governor
Commissioner of Insurance,
Chairman of Banking Board
Kongen's Garden #18
Charlotte Amalie
St. Thomas, VI 00802
340-774-2991
Fax: 340-774-6953

Virginia

E.J. Face, Jr., Commissioner
Bureau of Financial Institutions
1300 East Main Street, Suite 800
PO Box 640
Richmond, VA 23218-0640
804-371-9657
Toll free in VA: 1-800-552-7945
TDD: 804-371-9206
Fax: 804-371-9416
www.state.va.us/scc

Washington

John Bley, Director
Department of Financial Institutions
PO Box 41200
Olympia, WA 98504-1200
360-902-8707
Toll free: 1-800-372-8303
Fax: 360-586-5068
www.wa.gov/dfi

West Virginia

Sharon Bias, Commissioner
State Capitol Complex
Division of Banking
Building 3, Room 311
1900 Kanawha Blvd. East
Charleston, WV 25305-0240
304-558-2294
Toll free in WV: 1-800-642-9056
Fax: 304-558-0442
www.wvdob.org

Wisconsin

Richard Dean, Secretary
Department of Financial Institutions
345 West Washington Avenue
5th Floor
PO Box 7876
Madison, WI 53708-8861

608-261-1622
Toll free in WI: 1-800-452-3328
Fax: 608-264-7968
www.wdfi.org

Wyoming

L. Bruce Hendrickson
Commissioner
Division of Banking
Herschler Building
3rd Floor, East
Cheyenne, WY 82002
307-777-7797
Fax: 307-777-3555
E-mail: banking@state.wy.us
audit.state.wy.us/banking/default.html

State Insurance Regulators

Each state has its own laws and regulations for all types of insurance, including car, homeowner and health insurance. The officials listed below enforce these laws. Many of these offices can provide information to help you make informed insurance buying decisions. Your local library also has information that can help you compare insurance companies before making a purchase. If you have a question or complaint about your insurance company's policies, contact the company before you contact the state insurance regulator.

Alabama

David Parsons, Acting Commissioner
Alabama Department of Insurance
201 Monroe Street, Suite 1700
PO Box 303351
Montgomery, AL 36104
334-269-3550
Fax: 334-241-4192
E-mail: insdept@insurance.state.al.us
www.aldoi.org

Alaska

Robert Lohr, Director
Department of Community and Economic Development
Division of Insurance
3601 C Street, Suite 1324
Anchorage, AK 99503-5948
907-269-7900
Fax: 907-269-7910
E-mail: insurance@dced.state.ak.us
www.dced.state.ak.us/insurance

John Ference, Acting Deputy Director
Department of Community and Economic Development
Division of Insurance
PO Box 110805
Juneau, AK 99811-0805
907-465-2515
TDD/TTY: 907-465-5437
Fax: 907-465-3422
E-mail: insurance@dced.state.ak.us
www.commerce.state.ak.us

Arizona

Charles Cohen, Director
Arizona Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, AZ 85018-7256
602-912-8444
Toll free in AZ: 1-800-325-2548
Fax: 602-954-7008 (complaints)
www.state.az.us/id

Arkansas

Mike Pickens, Commissioner
Arkansas Department of Insurance
1200 West 3rd Street
Little Rock, AR 72201-1904
501-371-2640
Toll free in AR only: 1-800-282-9134
Toll free nationwide: 1-800-282-5494
Fax: 501-371-2749
E-mail: insurance.consumers@mail.state.ar.us
www.state.ar.us/insurance

California

Charles Quackenbush, Insurance Commissioner
Department of Insurance
Executive Office
300 Capitol Mall, Suite 1500
Sacramento, CA 95814
916-492-3500
415-538-4010 San Francisco
213-897-8921 Los Angeles
Toll free in CA: 1-800-927-4357
www.insurance.ca.gov

Colorado

William Airven, Commissioner
Division of Insurance
1560 Broadway, Suite 850
Denver, CO 80202
303-894-7499, ext. 4311
Toll free in CO: 1-800-930-3745
TDD/TTY: 303-894-2900
Fax: 303-894-7455
www.dora.state.co.us/Insurance

Connecticut

Raymond T. Claytor, Director
Consumer Affairs
Department of Insurance
PO Box 816
Hartford, CT 06142-0816
860-297-3984
Toll free: 1-800-203-3447
Fax: 203-297-3872
www.state.ct.us/cid

Delaware

Donna Lee H. Williams
Commissioner
Department of Insurance
841 Silver Lake Blvd.
Dover, DE 19904
302-739-4251
Toll free in DE: 1-800-282-8611
Fax: 302-739-5280
www.state.de.us

District of Columbia

Lawrence Mirel, Commissioner
District of Columbia Department of Insurance and Securities Regulation
810 First Street, NW, Suite 701
Washington, DC 20002
202-727-8000
Fax: 202-535-1196
E-mail: disr@dcgov.org

Florida

Bill Nelson, Commissioner
Department of Insurance
State Capitol
Plaza Level Eleven
Tallahassee, FL 32399-0300
850-922-3130
Toll free in FL: 1-800-342-2762
TDD toll free: 1-800-640-0886
www.doi.state.fl.us

Georgia

John Oxendine, Commissioner
Insurance and Fire Safety
2 Martin Luther King, Jr. Drive
Atlanta, GA 30334
404-656-2070
Toll free in GA: 1-800-656-2298
TDD/TTY: 404-656-4031
Fax: 404-651-8719
www.ins.com.state.ga.us

State Insurance Regulators

Hawaii

Wayne Metcalf
Insurance Commissioner
State of Hawaii, Department of
Commerce and Consumer Affairs
Insurance Division
250 South King Street, 5th Floor
(96813)
PO Box 3614
Honolulu, HI 96811-3614
808-586-2790
808-586-2799
Fax: 808-586-2806
www.hawaii.gov/insurance

Idaho

Mary Hartung, Director
State of Idaho Department of
Insurance
700 West State Street
PO Box 83720
Boise, ID 83720-0043
208-334-4250
Toll free in ID: 1-800-721-3272
Fax: 208-334-4398
www.doi.state.id.us

Illinois

Tim Cena, Office Manager and Staff
Attorney
Department of Insurance
100 West Randolph Street
Suite 15-100
Chicago, IL 60601
312-814-2420
Fax: 312-814-5435
www.state.il.us/ins

Nathaniel S. Shapo, Director
Department of Insurance
320 West Washington Street
Springfield, IL 62767
217-782-4515
Toll free: 1-877-527-9431 (Office of
Consumer Health Insurance)
TDD: 217-524-4872
Fax: 217-782-5020
E-mail: director@ins.state.il.us
www.state.il.us/ins/

Indiana

Sally McCarty, Commissioner
Department of Insurance
311 W. Washington Street, Suite 300
Indianapolis, IN 46204-2787
317-232-2350
Toll free in IN: 1-800-622-4461
Toll free: 1-800-452-4800 (in-state
senior health insurance information)
Fax: 317-232-5251
www.state.in.us/idoi/

Iowa

Therese Vaughan, Commissioner
State of Iowa
Division of Insurance
330 Maple Street
Des Moines, IA 50319
515-281-5705
Fax: 515-281-3059
www.state.ia.us/government/com/ins/ins.htm

Kansas

Kathleen Sebelius, Commissioner
Insurance Division
420 SW 9th Street
Topeka, KS 66612-1678
785-296-7801
Toll free in KS: 1-800-432-2484
Fax: 785-296-2283
E-mail: ksebelius@ink.org
www.ink.org/public/kid

Kentucky

George Nichols, Commissioner
Department of Insurance
215 West Main Street
Frankfort, KY 40601
502-564-3630
Toll free: 1-800-595-6053
Fax: 502-564-1650
www.state.ky.us/ins

Louisiana

James H. Brown, Commissioner
Department of Insurance
950 North Fifth Street
Baton Rouge, LA 70804-9214
225-343-4834
Toll free: 1-800-259-5300
Toll free: 1-800-259-5301
Fax: 254-342-5900
www.lidi.state.la.us

Maine

Alessandro Iuppa, Superintendent
Bureau of Insurance
34 State House Station
Augusta, ME 04333
207-624-8475
Toll free in ME: 1-800-300-5000
TDD: 207-624-8563
Fax: 207-624-8599
www.maineinsurancereg.org

Maryland

Steven B. Larsen, Insurance
Commissioner
Maryland Insurance Administration
525 St. Paul Place
Baltimore, MD 21202

410-468-2000
410-468-2340 (property & casualty
complaints)
Toll free nationwide: 1-800-492-6116
Fax: 410-468-2020
www.mia.state.md.us

Massachusetts

Linda Ruthardt, Commissioner
Division of Insurance
South Station, 5th Floor
Boston, MA 02110
617-521-7794
TDD: 617-521-7490
Fax: 617-521-7772
www.state.ma.us/doi

Michigan

Frank Fitzgerald, Commissioner of
Insurance
Michigan Insurance Bureau
611 West Ottawa Street
2nd Floor North
PO Box 30220
Lansing, MI 48933
517-373-0220
Toll free: 1-877-999-6442
Fax: 517-335-4978
www.cis.state.mi.us/ins

Minnesota

Gary A. LaVasseur, Deputy Com-
missioner of Enforcement and
Licensing
Department of Commerce
133 East 7th Street
St. Paul, MN 55101
651-296-2488
Toll free: 1-800-657-3602
Fax: 651-296-4328
E-mail: enforcement@state.mn.us
www.commerce.state.mn.us

Mississippi

George Dale, Commissioner of
Insurance
Department of Insurance
PO Box 79
Jackson, MS 39205
601-359-3569
Toll free in MS: 1-800-562-2957
Fax: 601-359-2474
www.doi.state.ms.us

Missouri

Keith Wenzel, Director
Missouri Department of Insurance
PO Box 690
301 West High Street, Room 630

State Insurance Regulators

Jefferson City, MO 65102

573-751-4126
573-751-2640
Toll free in MO: 1-800-726-7390
TTD/TTY: 573-526-4536
Fax: 573-751-1165
E-mail: dsprings@mail.state.mo.us
www.insurance.state.mo.us

Montana

Mark O'Keefe, Commissioner
Department of Insurance
840 Helena Avenue
PO Box 4009
Helena, MT 59601
406-444-2040
Toll free in MT: 1-800-332-6148
Fax: 406-444-3497
www.state.mt.u/sao

Nebraska

L. Tim Wagner, Director
Department of Insurance
941 O Street, Suite 400
Lincoln, NE 68508-3690
402-471-2201
TDD toll free: 1-800-833-7351
Fax: 402-471-4610
www.nol.org/home/NDOI

Nevada

Division of Insurance
Consumer Service Section
1665 Hot Springs Road, #152
Carson City, NV 89706
775-687-7690
775-687-7650
Fax: 775-687-3937
www.doi.state.nv.us

New Hampshire

Paula Rogers, Commissioner
Department of Insurance
56 Old Suncook Road
Concord, NH 03301-7317
603-271-2261
Toll free in NH: 1-800-852-3416
TDD/TTY toll free in NH: 1-800-735-2964
Fax: 603-271-1406
E-mail: requests@ins.state.nh.us
www.state.nh.us/insurance

New Jersey

Karen L. Suter, Acting Commissioner
Department of Banking and Insurance
20 West State Street, PO Box 325

Trenton, NJ 08625

609-633-7667
Fax: 609-984-5273
states.naic.org/nj/njhomepg.html

New Mexico

D. J. Leather, Superintendent
Department of Insurance
PO Box 1269
Santa Fe, NM 87504-1269
505-827-4601
Toll free in NM: 1-800-947-4722
Fax: 505-827-4734
www.nmprc.state.nm.us

New York

Consumer Services Bureau
NYS Insurance Department
Agency Bldg. 1-ESP
Empire State Plaza
Albany, NY 12257
518-474-6600
Fax: 518-474-6630
www.ins.state.ny.us

Consumer Services Bureau
NYS Insurance Department
65 Court Street #7
Buffalo, NY 14202
716-847-7618
Fax: 716-847-7925
www.ins.state.ny.us

North Carolina

James E. Long, Commissioner
Department of Insurance
Dobbs Building
430 North Salisbury Street
PO Box 26387
Raleigh, NC 27611
919-733-7349
919-733-7343
Toll free: 1-800-546-5664
Toll free: 1-800-662-7777
Fax: 919-733-6495
E-mail: bstevens@ncdoi.net
www.ncdoi.net

North Dakota

Glenn Pomeroy, Insurance Commissioner
North Dakota Insurance Department
600 East Boulevard Avenue, 5th Floor
Bismarck, ND 58505
701-328-2440
Toll free in ND: 1-800-247-0560
TTY/TDD: 1-800-366-6888
Fax: 701-328-4880
E-mail: insurance@state.nd.us
www.state.nd.us/ndins

Ohio

Nancy Colley, Consumer Advocate/
Assistant Director
Department of Insurance
Office of Consumer Services
2100 Stella Court
Columbus, OH 43215-1067
614-644-3378
Toll free: 1-800-686-1526 (consumer hotline)
Toll free: 1-800-686-1527 (fraud hotline)
Toll free: 1-800-686-3745 (senior hotline)
614-644-3745
Fax: 614-752-0740
E-mail: nancy.colley@ins.state.oh.us
www.state.oh.us/

Oklahoma

Carroll Fisher
Insurance Commissioner
Oklahoma Insurance Department
3814 North Santa Fe
PO Box 53408
Oklahoma City, OK 73118
405-521-2828
Toll free in OK: 1-800-522-0071
Fax: 405-521-6652
E-mail: okinsdpt@telepath.com
www.oid.state.ok.us

Oregon

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Acting Administrator
Oregon Insurance Division
350 Winter Street, NE, Room 440-2
Salem, OR 97310-3883
503-947-7984
503-947-7983
Toll free in OR: 1-888-877-4894
Fax: 503-378-4351
E-mail: dcbs.insmail@state.or.us
www.cbs.state.or.us/ins

Pennsylvania

Carolyn Morris, Director Bureau of
Consumer Service
Insurance Department
1321 Strawberry Square, 13th Floor
Harrisburg, PA 17120
717-787-2317
Toll free: 1-877-881-6388
E-mail: consumer@ins.state.pa.us
www.insurance.state.pa.us

State Insurance Regulators

Puerto Rico

Juan Antonio Garcia, Commissioner of Insurance
Office of the Commissioner of Insurance
Call Box 8330
Fernandez Juncos Station
Santurce, PR 00910-8330
787-722-8686
787-721-5848
Fax: 787-722-4402

Rhode Island

Alfonso E. Mastrostefano
Superintendent
Insurance Division
233 Richmond Street, Suite 233
Providence, RI 02903-4233
401-222-2223
Fax: 401-222-5475

South Carolina

Ernst N. Csiszar, Director
S. C. Department of Insurance
Consumer Services
1612 Marion Street
PO Box 100105 (29202-3105)
Columbia, SC 29201
803-737-6180
Toll free in SC: 1-800-768-3467
Fax: 803-737-6231
E-mail: cnsmmail@doi.state.sc.us
www.state.sc.us/doi/

South Dakota

Darla L. Lyon, Director
South Dakota Division of Insurance
Department of Commerce and Regulation
118 West Capitol
Pierre, SD 57501-2000
605-773-3563
Fax: 605-773-5369
E-mail: darlal@crpr1.state.sd.us
www.state.sd.us/insurance

Tennessee

Anne Pope, Commissioner
Department of Commerce and Insurance
500 James Robertson Parkway
5th Floor
Nashville, TN 37243-0565
615-741-2241
Toll free in TN: 1-800-342-4029
(consumer insurance services)
Toll free in TN: 1-800-525-2816
(counseling for seniors)
Fax: 615-532-6934
www.state.tn.us/commerce

Texas

Jose Monyemayor, Commissioner of Insurance
Texas Department of Insurance
333 Guadalupe Street (Zip 78701)
PO Box 149104
Austin, TX 78614-9104
512-463-6169
Toll free in TX: 1-800-252-3439
(consumer help line)
Fax: 512-475-2005
www.tdi.state.tx.us

Utah

Merwin Stewart, Commissioner
Department of Insurance
State Office Building Room 3110
Salt Lake City, UT 84114
801-538-3805
Toll free in UT: 1-800-439-3805
TDD: 801-538-3826
Fax: 801-538-3829
www.insurance.state.ut.us

Vermont

Elizabeth R. Costle, Commissioner
Department of Banking, Insurance,
Securities and Health Care Admin-
istration
89 Main Street, Drawer 20
Montpelier, VT 05620-3101
802-828-3302
Toll free in VT: 1-800-964-1784
Toll free: 1-800-964-1764 (all insur-
ance except health)
Toll free: 1-800-631-7788 (Health
Care) Fax: 802-828-3301
www.state.vt.us/bis

Virgin Islands

Maryleen Thomas
Director of Insurance
Kongen's Garden #18
St. Thomas, VI 00802
340-774-7166
Fax: 340-774-9458
E-mail: vidoi001@aol.com

Virginia

Alfred W. Gross, Commissioner
Bureau of Insurance
State Corporation Commission
PO Box 1157
1300 East Main Street (23219) (only
for special delivery and walk-ins)
Richmond, VA 23218
804-371-9967
Toll free in VA: 1-800-552-7945
TDD: 804-371-9349
www.state.va.us/scc

Washington

Deborah Senn, Commissioner of Insurance
Office of the Commssioner of Insurance
14th Avenue and Water Street
PO Box 40255
Olympia, WA 98504-0255
360-753-3613
Toll free in WA: 1-800-562-6900
TDD: 360-664-3154
Fax: 360-586-3535
E-mail: inscomr@aol.com
www.wa.gov/ins

West Virginia

Hanley C. Clark, Commissioner
Department of Insurance
1124 Smith St. (25301)
PO Box 50540
Charleston, WV 25305-0540
304-558-3354
Toll free in WV: 1-800-642-9004
Fax: 304-558-0412
E-mail: wvins@wvnm.wvnet.edi
www.state.wv.us/insurance

Wisconsin

Connie O'Connell, Commissioner
Office of the Commissioner of Insurance
121 East Wilson Street (53702)
PO Box 7873
Madison, WI 53707-7873
608-266-0103
Toll free in WI: 1-800-236-8517
TDD/TTY toll free: 1-800-947-3529
Fax: 608-266-9935
E-mail: information@oci.state.wi.us
badger.state.wi.us/agencies/oci

Wyoming

John McBride, Commissioner
Wyoming Department of Insurance
Herschler Building
122 West 25th Street, 3rd Floor East
Cheyenne, WY 82002-0440
307-777-7401
Toll free in WY: 1-800-438-5768
Fax: 307-777-5895
E-mail: wyinsdep@state.wy.us
www.state.wy.us/~insurance

State Securities Administrators

Each state has its own laws and regulations for securities brokers and for all types of securities, including stocks, mutual funds, commodities, real estate offerings, and uninsured investment products sold by banks and others. The officials and agencies listed below enforce these laws and regulations. Many of these offices can provide you with information to help you make informed investment decisions. State securities

agencies are responsible also for preventing fraud and abuse in the sale of all but the largest securities offerings. If you have a question or complaint about an investment you have made or are about to make, call the company or bank involved. If your complaint or question is not resolved, call the appropriate state securities agency and check the listings of Selected Federal Agencies on page 107 for further information and assistance.

Alabama

Joseph P. Borg, Director
Securities Commission
770 Washington Avenue, Suite 570
Montgomery, AL 36130-4700
334-242-2984
Toll free in AL: 1-800-222-1253
Fax: 334-242-0240
E-mail:
alseccom@dsmd.dsmd.state.al.us

Alaska

Vince Usera, Senior Examiner
Department of Commerce and
Economic Development
PO Box 110807
150 Third St., Room 217
Juneau, AK 99801
907-465-2521
Fax: 907-465-2549
www.dced.state.ak.us/bsc/bsc.htm

Arizona

Frank Marley III, Attorney
Coordinator of Investor Education
Arizona Corporation Commission
Securities Division
1300 West Washington, 3rd Floor
Phoenix, AZ 85040
602-542-4242
Fax: 602-594-7470
E-mail: accsec@ccsd.cc.state.az.us
www.ccsd.cc.state.az.us

Arkansas

Securities Division
Heritage West Building
201 East Markham, 3rd Floor
Little Rock, AR 72201-1692
501-324-9260
Toll free: 1-800-981-4429
Fax: 501-324-9268
E-mail: securities@mail.state.ar.us

California

William Kenefick, Commissioner
Department of Corporations
320 West 4th Street, Suite 750
Los Angeles, CA 90013-1105
2113-576-7500
Toll free: 1-800-400-0815 (Health Plan
issues only)
Fax: 213-576-7188
www.corp.ca.gov

Colorado

Fred Joseph
Securities Commissioner
Colorado Division of Securities
1580 Lincoln Street, Suite 420
Denver, CO 80203-1506
303-894-2320
TDD: 303-894-7880
Fax: 303-861-2126
www.dora.state.co.us/securities

Connecticut

John Burke, Banking Commissioner
Department of Banking
260 Constitution Plaza
Hartford, CT 06103-1800
860-240-8299
Toll free: 1-800-831-7225
Fax: 860-240-8178
www.state.ct.us/dob

Delaware

James Roff
Securities Commissioner
Department of Justice
Division of Securities
State Office Building
820 North French Street, 5th Floor
Wilmington, DE 19801
302-577-8424
Fax: 302-577-6987
www.state.de.us/securities

District of Columbia

Karen Archer, Director
Office of Consumer Services
D.C. Public Service Commission
Office of Consumer Services
717 14th Street NW, Suite 200
Washington, DC 20005
202-626-9161

Florida

Robert F. Milligan, Comptroller
Division of Securities
101 East Gaines St.
Tallahassee, FL 32399-0350
850-410-9805
Toll free in FL: 1-800-372-3792
Fax: 850-681-2428
www.dbf.state.fl.us

Georgia

Cathy Cox, Secretary of State
Division of Securities and Business
Regulation
Office of the Secretary of State
802 West Tower
2 Martin Luther King, Jr. Drive
Atlanta, GA 30334
404-656-3920
Toll free: 1-888-733-7427
Fax: 404-657-8410
E-mail: securities@sos.state.ga.us
www.sos.state.ga.us

Hawaii

Ryan Ushijima, Commissioner of
Securities
Department of Commerce and
Consumer Affairs
Business Registration Division
1010 Richards Street, 2nd Floor
Honolulu, HI 96813
808-586-2744

State Securities Administrators

Fax: 808-586-2733

E-mail:

ryan_s_ushijima@dcca.state.hi.us

www.hawaii.gov

Idaho

Marilyn Scanlan, Bureau Chief

Securities Bureau

PO Box 83720

Boise, ID 83720-0031

208-332-8004

Toll free in ID: 1-888-346-3378

Fax: 208-332-8099

E-mail: mscanlan@fin.state.id.us

www.state.id.us/finance/dof.htm

Kelly Robison, Bureau Chief

Department of Finance

P.O. Box 83720

Boise, ID 83720-0031

208-332-8002

Fax: 208-332-8098

www.state.id.us/finance

Illinois

Illinois Secretary of State

Securities Department

520 South Second Street, Suite 200

Springfield, IL 62701

217-782-2256

217-524-0652

Toll free in IL: 1-800-628-7937

www.sos.state.il.us

Indiana

Bradley W. Skolnik, Securities

Commissioner

Securities Division

Office of the Secretary of State

302 West Washington, Room E-111

Indianapolis, IN 46204

317-232-6681

Toll free in IN: 1-800-223-8791

Fax: 317-233-3675

www.state.in.us/sos

Iowa

Iowa Securities Bureau

Enforcement Section

340 Maple Street

Des Moines, IA 50325

515-281-4441

Toll free: 1-800-351-4665

Fax: 515-281-3059

E-mail: iowasec@max.state.ia.us

www.state.ia.us/ins/security/about.htm

Kansas

David Brant, Commissioner

Office of the Kansas Securities

Commissioner

618 South Kansas Avenue, 2nd Floor

Topeka, KS 66603-3804

785-296-3307

Toll free in KS: 1-800-232-9580

Fax: 785-296-6872

E-mail: ksecom@cjnetworks.com

www.ink.org/public/ksecom

Kentucky

Ella D Robinson, Commissioner

Department of Financial Institutions

1025 Capitol Center Dr. Suite 200

Frankfort, KY 40601-3868

502-573-3390

Toll free: 1-800-223-2579

Fax: 502-573-8787

www.dfi.state.ky.us

Louisiana

Harry C. Stansbury, Deputy Com-

missioner of Securities

Office of Financial Institutions

Securities Division

8660 United Plaza Blvd., 2nd Floor

Baton Rouge, LA 70809

225-925-4512

Fax: 225-925-4548

www.ofi.state.la.us

Maine

Judith Dorsey, Supervisor of

Enforcement

Bureau of Banking

Securities Division

121 State House Station

Augusta, ME 04333-0121

207-624-8551

Toll free in ME only: 1-800-624-8551

TDD/TTY: 207-624-8563

Fax: 207-624-8590

E-mail: judith.a.dorsey@state.me.us

www.maine securitiesreg.org

Maryland

Melanie S. Lubin, Securities

Commissioner

Office of the Attorney General

Securities

200 Saint Paul Place, 20th Floor

Baltimore, MD 21202-2020

410-576-6360

TDD: 410-576-6372

Fax: 410-576-6532

E-mail: securities@oag.state.md.us

www.securities.oag.state.md.us

Massachusetts

William Francis Galvin

Secretary of the Commonwealth

Securities Division

One Ashburton Place, Room 1701

Boston, MA 02108

617-727-3548

Toll free in MA: 1-800-269-5428

Fax: 617-248-0177

www.state.ma.us/sec/sct

Michigan

Joseph Webster, Director

Corporation, Securities & Land

Development Bureau

PO Box 30222

6546 Mercantile Way

Lansing, MI 48909

517-241-6370

Fax: 517-214-6371

E-mail:

joseph.l.webster@cis.state.mi.us

www.cis.state.mi.us/corp/

Minnesota

Steve Minn, Commissioner of

Commerce

Department of Commerce

133 East Seventh Street

St. Paul, MN 55101

651-296-4026

Toll free in MN: 1-800-657-3602

TDD: 651-296-2860

Fax: 651-296-4328

www.commerce.state.mn.us

Mississippi

Leslie Scott, Assistant Secretary of

State

MS Secretary of State's Office

Business Services

PO Box 136

202 North Congress Street, Suite 500

Jackson, MS 39202

601-359-6371

Toll Free: 1-800-256-3494

Fax: 601-359-2663

E-mail: lscott@sos.state.ms.us

www.sos.state.ms.us

Missouri

Douglas F. Wilburn, Commissioner

of Securities

PO Box 1276

Jefferson City, MO 65102

573-751-4136

Toll free in MO: 1-800-721-7996

Fax: 573-526-3124

www.mose.sos.state.mo.us

State Securities Administrators

Montana

Mark O'Keefe, State Auditor & Securities Commissioner
Securities Division
Office of the State Auditor
840 Helena Avenue
Helena, MT 59601
406-444-2040
Toll free in MT: 1-800-332-6148
Fax: 406-444-3497
www.state.mt.us/sao

Nebraska

Jack Herstein, Assistant Director
Department of Banking & Finance
Bureau of Securities
PO Box 95006
The Atrium 1200 N Street, Suite 311
Lincoln, NE 68509-5006
402-471-3445
E-mail: jackh@bkg.state.ne.us
www.ndbf.org

Nevada

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Enforcement Investigator
Securities Division
Office of the Secretary of State
555 East Washington Avenue
Suite 5200
Las Vegas, NV 89101
702-486-2440
Toll free nationwide: 1-800-758-6440
Fax: 702-486-2452
E-mail: jackie@excite.com
www.sos.state.nv.us

Scott Balder
Criminal Investigator III
Nevada Secretary of State
Securities Enforcement
1105 Terminal Way, Suite 211
Reno, NV 89502
775-688-1855
Toll free: 1-800-758-6440
Fax: 775-688-1858
www.sos.state.nv.us

New Hampshire

Peter C. Hildreth
Director of Securities
Bureau of Securities Regulation
Department of State
State House, Room 204
Concord, NH 03301-4989
603-271-1463
Fax: 603-271-7933

New Jersey

Franklin Widmann, Bureau Chief
Department of Law and Public
Safety
Division of Consumer Affairs,
Bureau of Securities
PO Box 47029 (07101)
153 Halsey Street, 6th Floor
Newark, NJ 07102
973-504-3600
Fax: 973-504-3601
www.state.nj.us/lps/ca/bos/htm

New Mexico

William Verant, Acting Director
Regulation & Licensing Department
Securities Division
725 St. Michaels Drive
Santa Fe, NM 87505-7605
505-827-7140 (general information)
Fax: 505-984-0617
www.rld.state.nm.us

New York

Eric Dinallo, Bureau Chief
New York State Department of Law
Bureau of Investor Protection and
Securities
Office of the Attorney General
120 Broadway, 23rd Floor
New York, NY 10271
212-416-8200 (securities, stock and
bonds only)
Fax: 212-416-8816
www.oag.state.ny.us

North Carolina

Elaine F. Marshall, Secretary of
State
Securities Division
300 North Salisbury Street
Raleigh, NC 27603-5909
919-733-3924
Toll free: 1-800-688-4507 (investor
hotline)
Fax: 919-821-0818
www.state.nc.us/secstate/

North Dakota

Jacqui Ferderer, Administrative
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North Dakota Securities Commis-
sioner
State Capitol 5th Floor
600 East Boulevard Avenue, Dept 414
Bismarck, ND 58505-0510
701-328-2910
Toll free in ND: 1-800-297-5124
Fax: 701-255-3113

E-mail: seccom@state.nd.us
www.state.nd.us/securities

Ohio

Tom Geyer, Commissioner
Division of Securities
77 South High Street, 22nd Floor
Columbus, OH 43215
614-644-7381
Toll free: 1-800-788-1194 (investor
protection hotline)
Fax: 614-466-3316
www.securities.state.oh.us

Oklahoma

Irving L. Faught, Administrator
Department of Securities
First National Center
120 North Robinson, Suite 860
Oklahoma City, OK 73102
405-280-7700
Fax: 405-280-7742
E-mail:
ods.general@oklaoss.state.ok.us
www.securities.state.ok.us

Oregon

Division of Finance and Corporate
Securities
Securities Section
350 Winter Street, NE, Suite 410
Salem, OR 97310
503-378-4140 (Corporate Securities
Section)
503-378-4387
Fax: 503-947-7862
E-mail: dcbs.fcsmail@state.or.us
[www.cbs.state.or.us/external/dfcs/
index.html](http://www.cbs.state.or.us/external/dfcs/index.html)

Richard Nockleby, Administrator
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Securities
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Section)
503-378-4140 (Finance Section)
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717-787-8061
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[www.lpittr.state.sc.us/code/
statmast.htm](http://www.lpittr.state.sc.us/code/statmast.htm)

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500 James Robertson Parkway
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615-741-5900
Toll free in TN: 1-800-863-9117
[www.state.tn.us/
commerce.index.html](http://www.state.tn.us/commerce.index.html)

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Fax: 804-371-9911
www.state.va.us/scc/division/srf

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Securities Division
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304-558-2257
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TDD: 307-777-5351
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E-mail: securities@state.wy.us
www.soswy.state.wy.us

State Utility Commissions

State utility commissions regulate consumer service and rates for gas, electricity and a variety of other services within your state. These services include rates for telephone calls and moving household goods. In some states, the utility commissions regulate water and transportation rates. Rates for utilities and services provided between states are regulated by the Federal government. Many utility commissions handle consumer complaints. Sometimes, if a number of complaints are received about the same utility matter, they will conduct investigations.

Alabama

James Sullivan, President
Public Service Commission
PO Box 991
Montgomery, AL 36101-0991
Toll free in AL: 1-800-392-8050
(Consumer Services office)
Fax: 334-242-0727

Alaska

G. Nanette Thompson, Chair
Regulatory Commission of Alaska
1016 West 6th Avenue
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Anchorage, AK 99501-1963
907-276-6222
Toll free in AK: 1-800-390-2782
TDD: 907-276-4533
Fax: 907-276-0160
E-mail: rca-mail@state.ak.us
www.state.ak.us/rca

Arizona

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Arizona Corporation Commission
1200 West Washington Street
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Fax: 602-542-5560
E-mail: ckunasek@cc.state.az.us
www.cc.state.az.us

Arkansas

Jim Von Gremp, Chairman
Public Service Commission
PO Box 400
Little Rock, AR 72203-0400
501-682-1453
Toll free in AR: 1-800-482-1164
(complaints)
Fax: 501-682-5731

California

Richard Bilas, President
Public Utilities Commission
505 Van Ness Avenue
Room 5218
San Francisco, CA 94102
415-703-2782
Toll free in CA: 1-800-649-7570
(complaints)
TDD: 415-703-2032
Fax: 415-703-2532
www.state.ar.us/psc

Colorado

Ray Gifford, Chairman
Public Utilities Commission
1580 Logan Street, Room 201
Denver, CO 80203
303-894-2000
Toll free in CO: 1-800-888-0170
TDD: 303-894-2512
Fax: 303-894-2065
E-mail:
PUConsumer.Complaints@dora.state.co.us
www.dora.state.co.us/puc/

Connecticut

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Department of Public Utility Control
10 Franklin Square
New Britain, CT 06051
860-827-1553
Toll free in CT: 1-800-382-4586
TDD: 860-827-2837
Fax: 860-827-2613
www.state.ct.us/dpuc/

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Delaware

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Public Service Commission
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Dover, DE 19904
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Fax: 302-739-4849
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District of Columbia

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Public Service Commission of D.C.
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Fax: 850-487-1716
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State Utility Commissions

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TDD/TTY: 1-800-223-3131
Fax: 208-334-3762
E-mail: ipuc@puc.state.id.us
www.puc.state.id.us

Illinois

Richard L. Mathias, Chairman
Illinois Commerce Commission
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217-782-7295
Toll free in IL: 1-800-524-0795
TDD/TTY: 1-800-858-9277
Fax: 217-782-1042
www.icc.state.il.us

Indiana

Faith Goff, Director
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Indiana Utility Regulatory
Commission
Consumer Affairs
302 West Washington Street
Suite E-306
Indianapolis, IN 46217
317-232-2712
Toll free in IN: 1-800-851-4268
TDD: 317-232-8556
Fax: 317-233-2410
E-mail: fgoff@vrc.state.in.us
www.ai.org/iurc

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Allan T. Thoms, Chairperson
Iowa Utilities Board
350 Maple Street
Des Moines, IA 50319-0069
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Toll free in IA: 1-877-565-4450
Fax: 515-281-5329
www.state.ia.us/iub

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Kansas Corporation Commission
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Toll free in KS: 1-800-662-0027
Fax: 785-271-3111
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public.affairs@kcc.state.ks.us
www.kcc.state.ks.us

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Public Service Commission
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Frankfort, KY 40602
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Fax: 502-564-3460
www.psc.state.ky.us

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Baton Rouge, LA 70821-9154
225-342-4404
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www.lpsc.org

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www.psc.state.md.us/psc/

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1 South Station
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www.magnet.state.ma.us/dpu

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Fax: 517-241-6181
www.cis.state.mi.us/mpsc

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Fax: 651-297-7073
E-mail:
CAOstaff@pucgate.puc.state.mn.us
www.state.mn.us/embrach/puc

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PO Box 1174
Jackson, MS 39215
601-961-5430
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Fax: 601-961-5464
www.mslawyer.com/mpsc/mpsc.html

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573-751-9300
Toll free in MO: 1-800-824-7541
TDD toll free in MO: 1-800-735-2966
Fax: 573-526-7341
www.ecodev.state.mo.us/psc/

State Utility Commissions

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Fax: 406-444-7618
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Toll free in NB: 1-800-526-0017
TDD: 402-471-0213
Fax: 402-471-0254
E-mail: celton@navix.net
www.nol.org/home/NPSC

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New Jersey

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Two Gateway Center
Newark, NJ 07102
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www.njin.net/njbpu/index.html

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Rhode Island

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[www.state.sd.us/state/executive/
puc/puc.html](http://www.state.sd.us/state/executive/puc/puc.html)

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www.psc.state.ut.us

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340-774-0930
Fax: 340-774-3466
E-mail: dhs@islands.vi

Virginia

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State Corporation Commission
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Richmond, VA 23218
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Toll free in VA: 1-800-552-7945
TDD: 804-371-9206
Fax: 804-371-9211
www.state.va.us/scc

Washington

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Commission
1300 S. Evergreen Park Dr., SW
Olympia, WA 98504
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TTY: 360-586-8203
Fax: 360-586-1150
www.wutc.wa.gov

West Virginia

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201 Brooks Street
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Fax: 304-340-0325
www.state.wv.us/psc

Wisconsin

Public Service Commission
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Consumer Affairs Unit
610 North Whitney Way (53705)
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Madison, WI 53707-7854
608-266-2001
Toll free: 1-800-225-7729
TDD: 608-267-1479
Fax: 608-266-3957
E-mail: lawrej@psc.state.wi.us
www.psc.state.wi.us

Wyoming

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Public Service Commission
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TTY: 307-777-7427
Fax: 307-777-5700
E-mail: sellen@missc.state.wy.us
www.psc.state.wy.us

State Weights and Measures Offices

State Weights and Measures offices enforce laws and regulations about the labeling, weight, measure or count of such packaged items as food and household products. These offices also check the accuracy of weighing and measuring devices, for example, supermarket scales, gasoline pumps, taxicab meters and rental car odometers.

Some city and county offices have weights and measures functions in addition to the state offices listed below. Contact the state office or check your local telephone directory under the governmental listings for your local weights and measures office. The office might be listed under either the city or county bureau of standards, agriculture or consumer protection.

Alabama

Steadman Hollis, Director
Weights and Measures Division
Department of Agriculture
P.O. Box 3336
Montgomery, AL 36109-0336
334-240-7133
Toll free in AL: 1-800-321-0018
Fax: 334-240-7175
www.agri-ind.state.al.us

Alaska

Aves Thompson, Director
Division of Measurement
Standards & Commercial Vehicle
Enforcement
Department of Transportation and
Public Facilities
Huffman Buisness Park, Bldg. O, #6
12050 Industry Way
Anchorage, AK 99515
907-345-7750
Toll free in AK: 1-800-478-7636
Fax: 907-345-6835

Arizona

Department of Weights & Measures
4425 West Olive Ave., Suite 134
Glendale, AZ 85302
602-255-5211
Toll free in AZ: 1-800-277-6675
Toll free: 1-800-277-6675
Fax: 602-255-1950

Arkansas

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Bureau of Standards
4608 West 61st Street
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501-225-1598
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Fax: 916-229-3026
www.cdffa.ca.gov

Colorado

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3125 Wyandot Street
Denver, CO 80211
303-477-4220
303-477-4613
303-477-4818
Fax: 303-477-4248
www.ag.state.co.us/ics/measurement_standards.html

Connecticut

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Department of Consumer Protection
State Office Building, Room 165
165 Capitol Avenue
Hartford, CT 06106
860-713-6168
860-713-6160
Fax: 860-713-7244
E-mail: jack.mcguire@po.state.ct.us
www.state.ct.us/dcp

Delaware

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Department of Agriculture
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302-739-4811
Fax: 302-697-4749

District of Columbia

Jeffrey Mason, Chief
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Department of Consumer and
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Florida

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and Measures
Department of Agriculture and
Consumer Services
Division of Standards
3125 Conner Blvd.
Mail Stop L-29 Building #2
Tallahassee, FL 32399-1650
850-488-9140
Fax: 850-922-6655
E-mail: graym@doacs.state.fl.us

Georgia

Bill Truby, Assistant Commissioner
Georgia Department of Agriculture
Division of Weights and Measures
Capitol Square
Atlanta, GA 30334
404-656-3605
Toll free in GA: 1-800-282-5852
Fax: 404-656-9380
E-mail: btruby@agr.state.ga.us
www.agr.state.ga.us

State Weights and Measures Offices

Hawaii

Samuel Camp, Administrator
Measurement Standards Branch
Department of Agriculture
725 Ilalo Street
Honolulu, HI 96813-5524
808-586-0886
Fax: 808-586-0889

Idaho

Tom Schafer, Chief
Bureau of Weights and Measures
and Warehouse Control
Department of Agriculture
2216 Kellogg Lane
Boise, ID 83712
208-332-8690
Fax: 208-334-2378
E-mail: tschafe@agri.state.id.us

Illinois

Sid Colbrook, Chief
Illinois Department of Agriculture
Bureau of Weights and Measures
PO Box 19281
State Fairgrounds
Springfield, IL 62794-9281
217-785-8301
Toll free in IL: 1-800-582-0468
TTD/TTY: 217-524-6858
Fax: 217-524-7801
E-mail: scolbrook@agr.state.il.us
www.agr.state.il.us

Indiana

Larry Stump, Director, Weights and
Measures - Motorfuel Program
State of Indiana
Weights and Measures Division
2525 North Shadeland Avenue
Indianapolis, IN 46229-1787
317-356-7078
TDD/TTY: 317-356-7139
Fax: 317-351-2877
E-mail: lstump@isdh.isdh1
[www.state.in.us/isdn/requcs/wtmsr/
welcome.html](http://www.state.in.us/isdn/requcs/wtmsr/welcome.html)

Iowa

Darryl Brown, Bureau Chief
Weights and Measures
Department of Agriculture and
Land Stewardship
H.A. Wallace Building
Des Moines, IA 50319
515-281-5716
Fax: 515-281-6800

Kansas

Constantine Cotsoradis, Director
Weights and Measures Division
Kansas Department of Agriculture
PO Box 19282
Topeka, KS 66619-0282
785-862-2415
Fax: 785-862-2460
E-mail: ccotsora@kda.state.ks.us
[www.ubc.org/public/kda/weights/
wm.html](http://www.ubc.org/public/kda/weights/wm.html)

Kentucky

Larry Hatfield, Director
Division of Regulation and
Inspection
Department of Agriculture
106 West Second Street
Frankfort, KY 40601
502-564-4870
Toll free: 1-800-833-6289
Fax: 502-564-5669

Louisiana

Ronald Harrell, Director
Division of Weights and Measures
Department of Agriculture
P.O. Box 91081
Baton Rouge, LA 70821-9081
225-925-3780
Fax: 225-922-0477
www.ldaf.state.la.us

Maine

David E. Gagnon, Director
Quality Assurance and
Regulations Division
State House Station 28
Augusta, ME 04333-0028
207-287-3841
Fax: 207-287-5576
www.state.me.us/agriculture

Maryland

Louis E. Straub, Chief
Weights and Measures Section
Maryland Department of Agriculture
Weights and Measures Section
50 Harry S. Truman Parkway
Annapolis, MD 21401
410-841-5790
Fax: 410-841-2765
www.mda.state.md.us

Massachusetts

Charles Carroll
Assistant Director of Standards
State Division of Standards

One Ashburton Place
McCormick Building, Room 1115
Boston, MA 02108
617-727-3480
Toll free: 1-888-283-3757
Fax: 617-727-5705
www.magnet.state.ma.us/standards

Michigan

Katherine Fedder, Division Director
Department of Agriculture, Food
and Dairy Division
Ottawa Building, 4th Floor
P.O. Box 30017
Lansing, MI 48909
517-373-1060
Fax: 517-373-3333
www.mda.state.mi.us

Minnesota

Phil Smith, Manager
Division of Weights and Measures
Department of Commerce
121 7th Place East Suite 200
St. Paul, MN 55101-2145
651-296-5175
Toll free: 1-800-657-3710
Fax: 651-296-0201
www.dpsv.state.mn.us

Mike Blacik, Manager
Department of Public Service
Energy Information Center
121 7th Place, #200
Roseville, MN 55101-2145
651-639-4010
Toll free: 1-800-657-3710
TDD: 651-639-4017
Fax: 651-296-0201
www.dpsv.state.mn.us

Mississippi

Rullell E. Robbins Jr., Director
Weights and Measures Division
Department of Agriculture
121 North Jefferson Street
P.O. Box 1609
Jackson, MS 39201
601-359-1149
Fax: 601-354-6502
E-mail: rusty@mdac.state.ms.us
www.state.ms.us

Missouri

Roy Humphreys, Division Director
Weights and Measures Division
Department of Agriculture
P.O. Box 630
Jefferson City, MO 65102-0630

State Weights and Measures Offices

573-751-4316
Fax: 573-751-0281
www.mda.state.mo.us

Montana

Jack Kane, Bureau Chief
Bureau of Weights and Measures
Department of Commerce
1424 9th Avenue
Helena, MT 59620
406-444-3164
Fax: 406-444-4305
E-mail: jkane@state.mt.gov
www.commerce.state.mt.us/wght&msrs/index.html

Nebraska

Steven A. Malone, Administrator
Nebraska Department of Agriculture
Weights and Measures
301 Centennial Mall South
P.O. Box 94757
Lincoln, NE 68509-4757
402-471-4292
Fax: 402-471-2759
E-mail: stevenam@agr.state.ne.us
www.arg.state.ne.us

Nevada

Edward M. Hoganson, Administrator
Department of Business and
Industry, Measurement Standards
Weights and Measures
2150 Frazier Avenue
Sparks, NV 89431
775-688-1166
Fax: 775-688-2533

New Hampshire

Stephen Taylor, Commissioner
Bureau of Weights and Measures
Department of Agriculture
Markets and Food
P.O. Box 2042
Concord, NH 03302-2042
603-271-3700
Fax: 603-271-1109

New Jersey

Louis E. Greenleaf
State Superintendent
Office of Weights and Measures
1261 Route 1 and 9 South
Avenel, NJ 07001-1647
732-815-4840
Fax: 732-382-5298

New Mexico

Gary West, Director
Standards and Consumer Services
Department of Agriculture
MSC 3170, P.O. Box 30005
Las Cruces, NM 88003-8005
505-646-1616
Fax: 505-646-2361
nmdaweb.nmsu.edu

New York

Ross Andersen, Director
Bureau of Weights and Measures
Department of Agriculture
and Markets
1 Winners Circle
Albany, NY 12235
518-457-3146
Fax: 518-457-5693
E-mail: agmweigh@nysnet.net
www.agmkt.state.ny.us/

North Carolina

David Smith
Standards Division Director
North Carolina Department of
Agriculture & Consumer Services
Standards Division
P.O. Box 27647
Raleigh, NC 27611
919-733-3313
Fax: 919-715-0524
E-mail: standards@ncmail.net
www.agr.state.nc.us/standard/

North Dakota

Alan Moch, Director
North Dakota Public
Service Commission
Testing and Safety Division
600 East Boulevard Avenue
Department 408
Bismarck, ND 58505-0480
701-328-2413
701-328-3337
TDD Toll free: 1-800-336-6888
Fax: 701-324-2410
E-mail: msmail.aqm@oracle.psc.state.nd.us
www.psc.state.nd.us

Ohio

Leanard Hubert, Chief
Ohio Department of Agriculture
Division of Weights and Measures
8995 East Main Street
Reynoldsburg, OH 43068-3399
614-728-6290
Toll free: 1-800-282-1955

TDD/TTY Toll free: 1-800-750-0750
Fax: 614-728-6424
E-mail: hubert@odant.agri.state.oh.us
www.state.oh.us/agr/

Oklahoma

Sancho Dickinson, III
Director, Plant Industry and Con-
sumer Services
Department of Agriculture
2800 North Lincoln Boulevard
PO Box 528804
Oklahoma City, OK 73105-8804
405-522-5879
405-522-5968
Fax: 405-522-4584
E-mail: sdickins@oda.state.ok.us
www.state.ok.us/~okag/picshome.html

Oregon

George Shefcheck, Administrator
Measurement Standards
Department of Agriculture
635 Capitol Street, NE (mail only)
Salem, OR 97301-2532
503-986-4670
TTD: 503-986-4762
Fax: 503-986-4784
E-mail: gshelcheck@oda.state.or.us
www.oda.state.or.us/measurement_standards

Pennsylvania

Charles Bruckner
Director, Bureau of Ride and
Measurement Standards
Department of Agriculture
2301 North Cameron Street
Harrisburg, PA 17110-9408
717-787-9089
717-787-6772
Fax: 717-783-4158
E-mail: cbruckn@state.pa.us
www.pda.state.pa.us

Puerto Rico

Francisco F. Aponte
Aide to the Secretary
Department of Consumer Affairs
P.R.
Office of the Secretary
Centro Gubernamental Minillas
P.O. Box 41059 Minillas Station
San Juan, PR 00940-1059
787-721-0940
787-721-0960

State Weights and Measures Offices

Rhode Island

Lynda L. Maurer
Supervising Metrologist
Mercantile Weights and
Measures Division
Department of Labor and Training
610 Manton Avenue
Providence, RI 02909
401-457-1867
Fax: 401-457-1873

South Carolina

Carol P. Fulmer
Assistant Commissioner
Consumer Services Division
Department of Agriculture
P.O. Box 11280
Columbia, SC 29211-1280
803-737-9690
Fax: 803-737-9703
E-mail: cfulmer@scda.state.sc.us
[www.state.sc.us/scda/
consumer.html](http://www.state.sc.us/scda/consumer.html)

South Dakota

Joe Hjermstad
Director, Division of Commercial
Inspection and Regulation
118 West Capitol
Pierre, SD 57501-2036
605-773-3697
Fax: 605-773-6631

Tennessee

Robert Williams
Standards Administrator
Weights and Measures
Department of Agriculture
P.O. Box 40627
Melrose Station
Nashville, TN 37204
615-827-5109
Toll free: 1-800-628-2631
Fax: 615-837-5015
E-mail: rwilliams@mail.state.tn.us
www.state.tn.us/agriculture

Texas

Damon Slaydon, Coordinator of
Weights and Measures
Texas Department of Agriculture
Regulatory Division
P.O. Box 12847
Austin, TX 78711
Toll free: 1-800-935-5832
TDD/TTY Toll free: 1-800-735-2989
Fax: 512-463-8225
www.agr.state.tx.us

Utah

Kyle R. Stephens, Director
Division of Regulatory Services
State Department of Agriculture
P.O. Box 146500
Salt Lake City, UT 84114-6500
801-538-7150
Fax: 801-538-7126
www.ag.state.ut.us

Vermont

Henry Marckres, Supervisor
Consumer Assurance Section
Department of Agriculture
Food & Markets
116 State Street, Drawer 20
Montpelier, VT 05620-2901
802-828-3456
802-828-2436
Fax: 802-828-2361
E-mail: henry@agr.state.vt.us
www.state.vt.us

Virgin Islands

Maurice Illidge, Director
Consumer Protection Services
Weights and Measures Division
Department of Licensing and
Consumer Affairs
Golden Rock Shopping Center
Christiansted
St. Croix, VI 00820
340-773-2226
Toll free: 1-888-800-3522
Fax: 340-778-8250
www.usvi.org

Virginia

J. Alan Rogers, Program Manager
Virginia Department of Agriculture
& Consumer Services, Office of
Product and Industry Standards
Consumer Protection
1100 Bank Street
Room 402
Richmond, VA 23219
804-786-2476
Toll free: 1-800-552-9963
Fax: 804-786-1571
E-mail: jrogers@dacs.state.va.us
www.state.va.us/vdacs/vdacs/htm

Washington

Jerry Buendel, Program Manager
Weights and Measures
Department of Agriculture
P.O. Box 42560
Olympia, WA 98504-2560
360-902-1857

Fax: 360-902-2086

E-mail: jbuendel@agr.wa.gov
www.wa.gov

West Virginia

Karl Angell, Jr., Director
Weights and Measures Section
Division of Labor
570 West MacCorkle Avenue
St. Alban, WV 25177
304-722-0602
Fax: 304-722-0605
E-mail: angelk@mail.wvnet.edu

Wyoming

Jim Bigelow
Technical Services Manager
Wyoming Department of Agriculture
Consumer/Compliance
2219 Cary Avenue
Cheyenne, WY 82002-0100
307-777-6590
Fax: 307-777-6593
www.wyagric.state.wy.us

Selected Federal Agencies

Many federal agencies have enforcement and/or complaint-handling duties for products and services used by the general public. Others act for the benefit of the public, but do not resolve individual consumer problems.

Agencies also have fact sheets, booklets and other information which might be helpful in making purchase decisions and dealing with consumer problems. If you wish to access

Federal agencies electronically, the websites and/or e-mail addresses are listed for a number of them. The number for text telephones (TDD/TTY) are in bold type.

If you need help in deciding whom to contact with your consumer problem, check the index at the end of this book or call the Federal Information Center (FIC) toll free on 1-800-688-9889. The Federal agencies listed below respond to consumer complaints and inquiries.

Architectural and Transportation Barriers Compliance Board (ACCESS Board)

1331 F Street, NW, Suite 1000
Washington, DC 20004-1111
202-272-5434
Toll free: 1-800-872-2253
TDD: 202-272-5449; TDD/TTY toll free: 1-800-993-2822
Fax: 202-272-5447
E-mail: info@access-board.gov
www.access-board.gov

Centers for Disease Control

CDC National STD and AIDS Hotline
Centers for Disease Control
Toll free: 1-800-342-AIDS (2437) (24 hrs.)
TDD toll free: 1-800-243-7889 (for Deaf and hard of hearing callers)
www.ashastd.org

General Inquiries
Centers for Disease Control and Prevention
1600 Clifton Road NW
Atlanta, GA 30333

Atlanta, GA area: 404-639-3435
Toll free: 1-800-311-3435
www.cdc.gov
Spanish website: www.cdc.gov/spanish

Commodity Futures Trading Commission (CFTC)

Public Affairs
Lafayette Center
1155 21st Street, NW Ste 9122
Washington, DC 20581
202-418-5088
Fax: 202-418-5525
E-mail: dhollen@cftc.gov
www.cftc.gov

★ Consumer Product Safety Commission (CPSC)

Washington, DC 20207
Toll free: 1-800-638-CPSC (2772) (Product Safety Hotline)
TDD toll free: 1-800-638-8270
Fax: on demand: 301-504-0051
E-mail: info@cpsc.gov
www.cpsc.gov
Call the Product Safety Hotline to report a hazardous product or product-related injury

weekdays from 8:30 a.m. to 5:00 p.m. Recorded messages on safety recommendations and product recalls are available 24 hours a day, 7 days a week.

★ Department of Agriculture (USDA)

Animal and Plant Health Inspection Service
Public Affairs
Department of Agriculture (USDA)
4700 River Road, Unit 51
Riverdale, MD 20737
301-734-7799
Fax: 301-734-5221
www.aphis.usda.gov

Center for Nutrition Policy and Promotion
Department of Agriculture (USDA)
1120 20th Street, NW, Suite 200, North Lobby
Washington, DC 20036-3406
202-418-2312
202-606-8000 (publication order line)
Fax: 202-208-2321
E-mail: cnpp-web@www.usda.gov
www.usda.gov/cnpp

Cooperative State Research, Education and Extension Service
Department of Agriculture
1400 Independence Avenue, SW
Washington, DC 202502215
202-720-7947
Fax: 202-690-2674
E-mail: csrees@reeusda.gov
www.reeusda.gov

Or consult county government listings in your local telephone directory for the number of your local Cooperative Extension Service office.

Meat and Poultry Hotline
Department of Agriculture (USDA)
1400 Independence Avenue, SW, Room 292
Washington, DC 20250
Washington D.C. area: (202) 720-3333
Toll free: 1-800-535-4555
TDD/TTY 1-800-256-7072
www.fsis.usda.gov

Office of Communications
Department of Agriculture (USDA)
1400 Independence Avenue, SW, Room 506-A
Washington, DC 20250
202-720-2791

Selected Federal Agencies

Department of Commerce

Bureau of the Census
Department of Commerce
Customer Services
Washington, DC 20233
301-457-4100
Fax: 301-457-4714
E-mail:
webmaster@census.gov
www.census.gov

National Institute of Standards
Metric Program
Department of Commerce
100 Bureau Drive, Stop 2000
Gaithersburg, MD 208992000
301-975-3690
Fax: 301-948-1416
E-mail:
metric_prg.@nist.gov
www.nist.gov/metric
The metric program educates the public and offers free resources to facilitate greater awareness and understanding of the metric system of measurement.

Office of Weights and Measures
National Institute of Standards and Technology
Department of Commerce
Room 223, Building 820
Gaithersburg, MD 20899
301-975-4004
Fax: 301-926-0647
E-mail: owm@nist.gov
www.nist.gov/owm
The Office of Weights and Measures of the National Institute of Standards and Technology promotes uniformity in U.S. weights and measures laws, regulations, and standards to achieve equity between buyers and sellers in the marketplace. OWM sponsors the National Conference on Weights and Measures and provides technical assistance to the National Type Evaluation Program.

Seafood Inspection Program

National Oceanic and Atmospheric Administration
Department of Commerce
1315 East-West Highway, F/SI
Room 10842
Silver Spring, MD 20910
301-713-2355
Toll free: 1-800-422-2750
Fax: 301-713-1081
www.seafood.nmfs.gov

U.S. Patent and Trademark Office
Department of Commerce
Patents: Commissioner for Patents (20231)
Trademarks: 2900 Crystal Drive (22202)
Arlington, VA 22202
703-305-4357
Toll free: 1-800-786-9199
TDD/TTY: 703-305-7785
Fax: 703-308-5258
www.uspto.gov/

★ Department of Defense

See page 134 for Family and Community Service Centers.

National Committee for Employer Support of the Guard and Reserve
Department of Defense
1555 Wilson Blvd., Suite 200
Arlington, VA 22209-2405
703-696-1391
Toll free outside DC: 1-800-336-4590
Fax: 703-696-1411
www.esgr.org
Provides assistance with employer/employee problems for members of the Guard and Reserve and their employers.

Department of Education

Toll-Free Information Phone Numbers

1-800-USA-LEARN
(1-800-872-5327)
TTY/TDD: 1-800-437-0833
email:

USA_LEARN@ed.gov
Use this phone number to obtain information on the Department of Education's programs and major initiatives; publications, videos, and other materials; directory assistance; and referrals to specialists or other experts.

1-800-424-1616
TTY/TTD: 202-219-1699
email: Library@inet.ed.gov
Web site: www.ed.gov/NLE
Use this phone number to reach the National Library of Education to obtain information about education statistics, research, and publications published by the Office of Educational Research and Improvement.

1-800-LET-ERIC
Use this phone number to find out about the Educational Resources Information Center (ERIC) and the world's largest database of educational materials. Call to learn about new materials or receive referrals to other agencies.

EDInfo Electronic Newsletter
E-mail:
peter_kickbush@ed.gov
www.ed.gov/MailingLists/EDInfo/ei-annou.html
Join the EDInfo mailing list by:
1. Addressing an email message to listproc@inet.ed.gov
2. Writing this (and nothing else) in the message: subscribe EDInfo yourfirstname yourlastname (for example "subscribe EDInfo John Doe"). If you have a signature block please turn it off.

National Clearinghouse for Bilingual Education (NCBE)
Department of Education
The George Washington

University
1118 22nd Street, NW
Washington, DC 20037
202-467-0867
Toll free outside DC: 1-800-321-NCBE (6223)
Fax: 1-800-531-9347 or 202-467-4283
E-mail:
askncbe@ncbe.gwu.edu
www.ncbe.gwu.edu
NCBE is funded by the Office of Bilingual Education and Minority Languages Affairs (OBEMLA) to collect, analyze, synthesize and disseminate information related to the education of bilingually and culturally diverse students in the U.S.

Office of Intergovernmental and Interagency Affairs
Department of Education
400 Maryland Ave SW
Room 5E301
Washington, DC 20202
202-401-0404
Fax: 202-401-8607

Office of Public Affairs
Department of Education
400 Maryland Ave SW
Room 7E231
Washington, DC 20202
202-401-1576
Fax: 202-401-3130

Office of Special Education and Rehabilitative Services (OSERS)
Department of Education
330 C Street, SW, Room 3132
Washington, DC 20202-2524
202-205-8241
TDD: 202-205-4208
www.ed.gov/offices/OSERS

Publications Center (EDPUBS)
Department of Education
PO Box 1398
Jessup, MD 20794-1398
Toll free: 1-877-4ED-PUBS (1-877-433-7827)
TTY/TDD: 1-877-576-7734
Fax: 301-470-1244



Selected Federal Agencies

E-mail:

edpubs@inet.ed.gov
www.ed.gov/pubs/edpubs.html

Ed Pubs is the Education Publications Center for the US Department of Education. You can contact ED Pubs to find out what's available on topics of interest to you and to order free copies of publications, videotapes, CD-ROMS, posters, bookmarks, and other products. Many Department publications can be acquired instantly in electronic form via the Internet. You can order copies of publications using one of the ways listed above.

Federal Student Aid Information Center

Department of Education
Toll free: 1-800-4FED-AID (433-3243) Use this phone number to receive information about how to apply for federal student aid.
TTY/TDD: 1-800-730-8913
Fax: 202-708-7970

E-mail: OPE_SFA@ed.gov
www.ed.gov/finaid.html

If the student has already filed a free Application for Federal Student Aid, he or she can check the status of the application by calling (319) 337-5665. For Direct Loan toll-free services, including information about repayment options call: Direct Loan Origination Center
Applicant Services: 1-800-557-7394 Consolidation: 1-800-557-7392 TDD: 1-800-555-7395

School Relations: 1-800-848-0978 Additional web sites for students: www.ed.gov/studentaid for financial professionals: iafap.ed.gov for Direct Loans: www.ed.gov/DirectLoan for information about our organization: www.ed.gov/offices/OSFAP

Department of Energy

Energy Efficiency and Renewable Energy Clearinghouse

Department of Energy
P.O. Box 3048
Merrifield, VA 22116
Toll free: 1-800-DOE-3732
TDD toll free: 1-800-273-2957

www.eren.doe.gov

For information about conservation and renewable energy

Office of Energy Efficiency and Renewable Energy

Department of Energy
Washington, DC
202-586-4074
Fax: 202-586-1233
For inquiries about weatherization assistance

Office of Consumer Information

Department of Energy
Washington, DC 20585
202-586-1908
Fax: 202-586-8006

Office of State and Community Programs

Department of Energy
Washington, DC 20585
202-586-1510
Fax: 202-586-5145

Office of Scientific and Technical Information

Department of Energy
P.O. Box 62
Oak Ridge, TN 37832
865-576-1188
865-576-8401 (document requests)
Fax: 865-576-2865
www.osti.gov

Department of Health and Human Services (HHS)

www.dhhs.gov

Administration on Aging

Department of Health and Human Services
Wilbur J. Cohen Building

330 Independence Ave., SW
Washington DC 20201
Eldercare Locator toll free: 1-800-677-1116 (M-F, (9 a.m. to 8 p.m. EST)
The Eldercare Locator is run by the DHHS and two associations for the aged. Set up to locate community assistance for senior citizens, its trained volunteers can provide you with the names and phone numbers of local organizations that can help you and the person you are caring for.

National Clearinghouse on Child Abuse and Neglect Information

Department of Health and Human Services (HHS)
330 C Street SW
703-385-7565 (8:30 a.m. - 5:30 p.m., M-F)
Toll free outside DC: 1-800-394-3366 (8:30 a.m. - 5:30 p.m., M-F)
E-mail: nccanch@calib.com
www.calib.com/nccanch

Food and Drug Administration

Department of Health and Human Services (HHS)
5600 Fishers Lane, Room 1675
Rockville, MD 20857
Toll free: 1-888-463-6332 (10 a.m. - 4 p.m. ET)

Center for Food Safety and Applied Nutrition Hotline

Food and Drug Administration
Department of Health and Human Services (HHS)
202-205-4314 (10 a.m. - 4:00 p.m. ET)
Toll free: 1-888-SAFEFOOD (1-888-723-3366) [10:00 a.m.-4:00 p.m.]
www.fda.gov

Center for Beneficiary Services

Health Care Financing Administration
Department of Health and Human Services (HHS)

7500 Security Boulevard
Baltimore, MD 21244-1850
Toll free: 1-800-MEDI-CARE
TDD: 1-877-486-2048
www.medicare.gov
Call 1-800-MEDICARE to get help with your questions about Medicare. You can order Medicare publications (english, spanish, audi-tape, braille), get detailed information about the Medicare managed care plans in your area, order Medicarehealth plan quality and customer satisfaction information, and listed to recorded questions and

answers on topics such as Medicare health plan choices and health plan quality information. The Health Care Financing Administration is the federal agency within the Department of Health and Human Services that runs the Medicare, Medicaid, Clinical Laboratories (under the CLIA program), and Children's Health Insurance programs, and works to make sure that the beneficiaries in these programs are able to get high quality health care.

Office of the Inspector General - Fraud Hotline

Department of Health and Human Services (HHS)
PO Box 23489
Washington, DC 20026
Toll free: 1-800-HHS-TIPS (1-800-447-8477)
TTY toll free: 1-800-377-4950
Fax: 1-800-223-8164 (cover sheet required/10 page max.)
E-mail: https@os.dhhs.gov

National Cancer Institute (NCI)

Department of Health and Human Services (HHS)
Toll free: 1-800-4-CANCER (422-6237)

National Health Information Center

Selected Federal Agencies

Department of Health and Human Services (HHS)
P.O. Box 1133
Washington, DC 20013-1133
301-565-4167 (DC metro area)
Toll free: 1-800-336-4797
Fax: 301-984-4256
E-mail:
nhicinfo@health.org
nhic-nt.health.org

★ **National Institute of Mental Health**
National Institutes of Health
NIMH Public Inquiries
6001 Executive Boulevard
Rm. 8184, MSC 9663
Bethesda, MD 20892-9663
301-443-4513
TTY: 301-443-8431
Fax: 301-443-4279
Fax on demand: 301-443-5158 (Mental Health Fax 4U)
E-mail: nimhinfo@nih.gov
www.nimh.nih.gov
Contact NIMH for information on the diagnosis and treatment of mental disorders, clinical trials, and research. A publications list is available upon request and on the NIMH website. Some publications are available in Spanish.

National Runaway Switchboard
Department of Health and Human Services (HHS)
308 N. Lincoln Ave.
Chicago, IL 60657
773-880-9860
Toll free: 1-800-621-4000
1-800-621-0394
Fax: 773-929-5150
E-mail:
info@nrscrisisline.org
www.nrscrisisline.org

Office of Child Support Enforcement
Department of Health and Human Services (HHS)
370 L'Enfant Plaza, SW
4th Floor East
Washington, DC 10447
202-401-9373
Fax: 202-205-5927
www.acf.dhhs.gov/programs/cse

Office of Civil Rights
Department of Health and Human Services (HHS)
200 Independence Ave., SW, Room 515F
Washington, DC 20201
202-619-0403
Fax: 202-619-3437
Toll free: 1-800-368-1019
E-mail:
execsec@os.dhhs.gov
www.hhs.gov

President's Council on Physical Fitness and Sports
HHH Building, Room 738H
200 Independence Ave., SW
Washington, DC 20201
202-690-9000
Fax: 202-690-5211
www.fitness.gov

Department of Housing and Urban Development

Home Improvement Branch
Department of Housing and Urban Development
451 Seventh Street, SW
Room 9272
Washington, DC 20410
202-708-6396
Fax: 202-401-8951
E-mail:
John_W._Struchen@hud.gov
www.hud.gov/homeimpr.html

Home Mortgage Insurance Division
Department of Housing and Urban Development
451 Seventh Street, SW
Room 9272
Washington, DC 20410
202-708-2121

Inspector General's Fraud Hotline
Department of Housing and Urban Development
202-708-4200
Toll free outside DC:
1-800-347-3735
TDD toll free:
1-800-304-9597
E-mail:
OIG_HOTLINE@HUD.gov

Manufactured Housing & Standards Division
Office of Consumer & Regulatory Affairs
Department of Housing and Urban Development
451 Seventh Street, SW
Room 9156
Washington, DC 20410
202-708-6409
Toll free: 1-800-927-2891
Fax: 202-708-4213
E-mail: mhs@hud.gov
The Manufactured Housing Program is a consumer protection program that regulates the construction of certain factory-built housing units called "manufactured homes," formerly known as "mobile homes." HUD works with 36 states to respond to consumer complaints.

Office of Affordable Housing Programs
Department of Housing and Urban Development
451 Seventh Street, SW
Room 7164
Washington, DC 20410
202-708-2685

Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
451 Seventh Street, SW
Room 5100
Washington, DC 20410
202-708-4252
Toll free: 1-800-669-9777 (hotline complaints)

Real Estate Settlement Procedures Act Division
Department of Housing and Urban Development
451 Seventh Street, SW
Room 9146
Washington, DC 20410
202-708-0502
Toll free: 1-800-217-6970 (Home Buyer Assistance)
E-mail: hsg-respa@hud.gov
www.hud.gov/fha/sfh/res/respa_hm.html
Handles complaints and provides information regarding real estate loan transactions and borrower

rights under the Real Estate Settlement Procedures Act (RESPA).

★ Department of Justice

Americans with Disabilities Act (ADA) Information Line
Civil Rights
Department of Justice
PO Box 66738
Washington, DC 20035-6738
Toll free: 1-800-514-0301
TTY: 1-800-514-0383
www.usdoj.gov/crt/ada/adahom1.htm

Antitrust Division
Department of Justice
950 Pennsylvania Ave., NW
Room 3109
Washington, DC 20530
202-514-2401
Fax: 202-616-2645
E-mail:
antitrust@usdoj.gov
www.usdoj.gov/atr

Civil Rights Division
Department of Justice
950 Pennsylvania Ave., NW
Washington, DC 20530
202-514-2151
Fax: 202-514-0293
www.usdoj.gov/crt

Drug Enforcement Administration (DEA)
Department of Justice
Washington, DC 20537
202-307-1000
www.usdoj.gov/dea

Division of Immigration and Naturalization Service (INS)
Department of Justice
425 I Street, NW
Washington, DC 20536
202-514-2648
Toll free: 1-800-375-5283 (National Customer Service Center)
TDD: 1-800-767-1833
Fax: 202-514-1776
www.ins.usdoj.gov

Federal Bureau of Investigation (FBI)
Department of Justice
935 Pennsylvania Ave., NW
Washington, DC 20535



Selected Federal Agencies

202-324-3000
Fax: 202-324-4705
www.fbi.gov

Department of Labor

Employment Standards Administration

Department of Labor
Room S-1032
200 Constitution Avenue, NW
Washington, DC 20210
202-693-0200
202-693-0023 (public affairs office)
www.dol.gov/dol/esa/welcome.html

Employment and Training Administration

Office of Public Affairs
Department of Labor
200 Constitution Avenue, NW
Room S4206
Washington, DC 20210
202-219-6871
Fax: 202-273-4793
www.doleta.gov

Mine Safety and Health Administration

Department of Labor
Ballston Towers #3, 4015 Wilson Blvd.
Arlington, VA 22203
703-235-1452
Toll free: 1-800-746-1554 (anonymous reporting of hazardous working conditions in mine area)
www.msha.gov

Occupational Safety and Health Administration (OSHA)

Office of Information and Consumer Affairs
Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210
202-693-1999
Fax: 202-693-1634
www.osha.gov

Office of Public Affairs

Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210

202-693-4650 (general inquiries)
www.dol.gov

Office of Program Services

Pension and Welfare Benefits Administration
Department of Labor
Washington, DC 20210
202-219-8776
Toll free: 1-800-998-7542
www.dol.gov/dol/pwba
Provides information and answers questions on private sector, employer-sponsored pension benefit and health benefit plans.

Office of the Assistant Secretary

Veteran's Employment and Training Service
Department of Labor
200 Constitution Avenue, NW
Room S1316
Washington, DC 20210
202-693-4700
Fax: 202-693-4755
E-mail: berg-gordon@dol.gov
www.dol.gov/dol/vets

Women's Bureau

Department of Labor
200 Constitution Ave., NW
Washington, DC 20210
202-219-6652
Toll free: 1-800-827-5335 (24 hours)
Fax: 202-219-5529
www.dol.gov/dol/wb/
The Women's Bureau covers work issues such as sexual harassment, pregnancy discrimination, and family and medical leave, and dependent care (child and/or elder care) policies.

Department of State

Overseas Citizens Services

Department of State
Washington, DC 20520
202-647-5225 (emergencies and non-emergencies, Mon.-Fri., 8:15 a.m.-10 p.m.)

202-647-4000 (after hours emergencies, Sundays, holidays and ask for duty officer)
Fax: 202-647-2867 or 202-647-2867
travel.state.gov
For help with emergencies and non-emergencies affecting private Americans abroad.

National Passport Information Center

For information on U.S. passports, including the status of pending applications, as well as the locations of the over 4,500 passport acceptance facilities go to www.travel.state.gov or call 1-900-225-5674. These calls are \$1.05 a minute to speak with a Customer Service Representative and \$.35 per minute for automated service
Toll free: 1-888-362-8668 (for credit card users)
These calls require credit card payment for a flat fee of \$4.95 per call.
TDD: 1-900-225-7778, TDD
Toll free: 1-888-498-3648

Visa Services

Department of State
Washington, DC 20520
202-663-1225 (8:30 a.m. - 5:00 p.m., EST M-F)
Emergency after hours: 202-647-1512
Fax: 202-663-3899
E-mail: usvisa@state.gov
travel.state.gov/visa_services.html
For information on U.S. visas for foreigners.

Department of the Interior

Bureau of Indian Affairs

Department of the Interior
1849 C Street, NW
Washington, DC 20240
202-208-3711
www.doi.gov/bureau-indian-affairs.html

Bureau of Land Management

Department of the Interior
1849 C Street, NW
Washington, DC 20240
202-452-5125
Fax: 202-452-5124
www.blm.gov

Fish and Wildlife Service

Department of the Interior
18th and C Streets, NW
Washington, DC 20240
202-208-4131
www.fws.gov

Geological Survey

Department of the Interior
12201 Sunrise Valley Drive
Reston, VA 20192
703-648-4000
www.usgs.gov

National Park Service

Department of the Interior
1849 C Street, NW
Washington, DC 20240
202-208-4747 (public affairs office)
Fax: 202-219-0190
www.nps.gov

Department of the Treasury

Bureau of Alcohol, Tobacco and Firearms

Department of the Treasury
650 Massachusetts Avenue, NW
Washington, DC 20226
202-927-7777
Fax: 202-927-7862
www.atf.treas.gov/

Office of External Relations

Bureau of Engraving and Printing
Department of the Treasury
14th and C Streets, SW, Room 533 M
Washington, DC 20228
202-874-3019
Fax: 202-874-3177
www.bep.treas.gov/

Office of the Commissioner

Bureau of the Public Debt
Department of the Treasury

Selected Federal Agencies

999 E Street, NW, Room 500
Washington, DC 20239
 202-691-3502
www.publicdebt.treas.gov

Customer Assistance Group

Comptroller of the Currency
 Department of the Treasury
 1301 McKinney St, Suite 3710
Houston, TX 77010
 Toll free: 1-800-613-6743
www.occ.treas.gov

United States Customs Service

Department of the Treasury
 1300 Pennsylvania Avenue, NW
Washington, DC 20229
 202-354-1000
 202-927-1350 (library and information center)
 Fax: 202-927-1380
www.customs.gov/

Office of Legislative and Public Affairs

Financial Management Service
 Department of the Treasury
 Liberty Center 401, 14th Street, SW
 Room 555
Washington, DC 20227
 202-874-6740
 Fax: 202-874-7016
www.fms.treas.gov

Internal Revenue Service (IRS)

Department of the Treasury
 Toll free: 1-800-829-1040 (information and problem resolution)
www.irs.gov

Office of Thrift Supervision

Compliance Policy
 Department of the Treasury
 1700 G Street, NW
Washington, DC 20552
 Toll free: 1-800-842-6929
www.ots.treas.gov
 The Office of Thrift

Supervision handles complaints about Federal savings and loans and Federal savings banks.

Savings Bonds Marketing Office

Department of the Treasury
 999 E Street NW, Ste. 313
Washington, DC 20226
 202-622-2000
 Toll free: 1-800-4US-BOND (toll free recording)
www.savingsbonds.gov

Customer Service Center

United States Mint
 Department of the Treasury
 10003 Derekwood Lane
Lanham, MD 20706
 202-283-2646
www.usmint.gov/

Department of Transportation (DOT)

United States Coast Guard
 Navigation Center
 Department of Transportation (DOT)
 7323 Telegraph Road
Alexandria, VA 22315-3998
 703-313-5900
 Toll free: 1-800-368-5647 (Customer Information line)
www.navcen.uscg.mil

National Response Center

United States Coast Guard
 Department of Transportation (DOT)
 2100 Second Street, SW, Room 2611
Washington, DC 20593
 Toll free: 1-800-424-8802
 Fax: 202-267-2165
www.nrc.uscg.mil
 NRC must be called immediately with there is environmental release of hazardous chemicals, biological, radiological or etiological agents or oil pollution; NRC provides WMD hotline.

Federal Aviation Administration (AS-300)

Department of Transportation (DOT)
Washington, DC 20591
 Toll free: 1-800-255-1111 (safety hotline)
 Air Safety.

Federal Aviation Administration

Department of Transportation (DOT)
 800 Independence Avenue, SW
Washington, DC 20591
 202-366-4000
 Toll free: 1-800-FAA-SURE (322-7873) (consumer hotline, 8 am-4 pm, M-F)
www.faa.gov

Aviation Consumer Protection Division

Department of Transportation (DOT)
Washington, DC 20590
 202-366-2220
www.dot.gov/airconsumer
 Airline Service Complaints.

Office of Safety (RRS)

Federal Railroad Administration
 Department of Transportation (DOT)
 Office address: 1120 Vermont Ave NW
Washington, DC 20005
 202-493-6300
 Fax: 202-493-6309
 Railway Safety Mailing Address:
 Federal Railroad Administration
 400 Seventh Street, SW
 Mail Stop 25
 Washington DC 20590

National Highway Traffic Safety Administration (NHTSA)

Department of Transportation (DOT)
 400 7th Street, SW, Room 2318
Washington, DC 20590
 Toll free Safety Hotline: 1-888-DASH 2 DOT (1-888-327-4236)
www.nhtsa.dot.gov
 Auto Safety Hotline and Fax-on-Demand Service.

NHTSA wants to hear from consumers regarding potential defects in their cars. NHTSA's hotline has information on safety recalls; crash test ratings; child safety seats; bicycles; air bags; and impaired driving prevention.

★ Department of Veterans Affairs (VA)

Toll free: 1-800-827-1000
 For information about VA medical care or benefits, write, call or visit your nearest VA facility.

Consumer Affairs Service (075B)

Department of Veterans Affairs (VA)
 810 Vermont Avenue, NW
Washington, DC 20420
 202-273-5760
 For consumer information or general assistance.

National Cemetery System (402B2)

Department of Veterans Affairs (VA)
 810 Vermont Avenue, NW
Washington, DC 20420
 202-273-5221
 Fax: 202-273-6698
 For information about burials, headstones or markers, State cemetery grants program, and presidential memorial certificates.

Veterans Benefits Administration (20S5)

Department of Veterans Affairs (VA)
 810 Vermont Avenue, NW
Washington, DC 20420
 202-273-7004
 Toll free: 1-800-827-1000
 Fax: 202-275-5947
www.va.gov
 For information about benefits.

Veterans Health Administration (10C3)

Department of Veterans Affairs (VA)



Selected Federal Agencies

810 Vermont Avenue, NW
Washington, DC 20420
 202-273-8303
 Fax: 202-273-9609
 For information about medical care.

Environmental Protection Agency (EPA)

Energy Star® Program
 Environmental Protection Agency (EPA)
 1200 Pennsylvania Avenue NW
 Room 6202J
Washington, DC 20460
 Toll free: 1-888-STAR-YES (1-888-782-7937)
 E-mail: info@energystar.gov
 www.energystar.gov
 The ENERGY STAR® label is awarded to products for the home and office that are highly energy efficient. Buying appliances, consumer electronics, lighting, heating and cooling equipment and other products that carry this label helps protect the environment and saves money as well.

Indoor Environments Division
 Environmental Protection Agency (EPA)
 401 M Street
Washington, DC 20460
 202-233-9421
 Toll free: 1-800-438-4318
 Fax: 202-233-9652
 E-mail: IAQINFO@aol.com
 www.epa.gov/iaq/iaqxline.html
 Informs consumers, government organizations and industry about indoor air quality awareness and risk reduction.

Inspector General's Fraud, Waste and Abuse Hotline
 Environmental Protection Agency (EPA)
 401 M Street, SW, Mail Code 2441

202-260-4977
 Fax: 202-260-6976
 www.epa.gov/

EPA Headquarters Information Resources Center

Environmental Protection Agency (EPA)
 Office location: 401 M Street, SW, Room M2904
Washington, DC 20460
 202-260-5922 (general information)
 Fax: 202-260-5153
 E-mail: public-access@epamail.epa.gov
 Mailing address: 1200 Pennsylvania Avenue NW, Mailcode 3201
Washington DC 20460
 This is the EPA headquarters library, which provides assistance in locating EPA and environmental information, including general interest, non-technical publications on a variety of environmental topics.

National Pesticide Telecommunications Network (NPTN)

Environmental Protection Agency (EPA)
 Oregon State University, 333 Weniger Hall
Corvallis, OR 97331-6502
 Toll free: 1-800-858-7378 (United States, Puerto Rico, Virgin Islands)
 Fax: 541-737-0761
 E-mail: nptn@ace.orst.edu
 http://ace.orst.edu/info/np
 A service that provides objective, science-based information about a wide variety of pesticide-related subjects, including: pesticide products, recognition and management of pesticide poisonings, toxicology, environmental chemistry.

Public Liaison Division

Environmental Protection Agency (EPA)
 401 M Street, SW
Washington, DC 20460
 202-260-4454
 Fax: 202-260-0130 or 202-401-8150
 www.epa.gov

Resource Conservation and Recovery Act

Environmental Protection Agency (EPA)
 RCRA, Superfund and EPCRA Hotline
Washington, DC 20460
 703-412-9810 (DC metro area)
 Toll free outside DC: 1-800-424-9346
 TDD toll free: 1-800-553-7672
 Fax: 703-412-3333
 E-mail: epahotline@bah.com
 www.epa.gov/epaoswer/hotline

Safe Drinking Water Hotline

Environmental Protection Agency (EPA)
 401 M Street, SW MC 4604
Washington, DC 20460
 Toll free: 1-800-426-4791
 Fax: 703-285-1101
 E-mail: hotline-sdwa@epamail.epa.gov
 www.epa.gov/safewater
 Answers questions on the Safe Drinking Water Act, rules and regulations, and consumer questions.

Toxic Substances Control Act (TSCA)

Assistance Information Service (TAIS)
 Environmental Protection Agency (EPA)
 1200 Pennsylvania Ave., NW 74080
Washington, DC 20460
 202-554-1404
 Fax: 202-554-5603
 E-mail: tsca-hotline@email.epa.gov
 Web site: www.epa.gov/oppt
 The TAIS responds to requests regarding the regulations of the Toxic Substance Control Act of 1976 via phone, fax, email, and mail. The hotline is staffed 8:30 a.m. to 5:00 p.m. EST; and also includes a clearing house of TSCA publications.

Equal Employment Opportunity Commission

Office of Communications and Legislative Affairs
 Equal Employment Opportunity Commission
 1801 L Street, NW
Washington, DC 20507
 202-663-4900
 Toll free outside DC area: 1-800-669-4000 (file-a-charge information)
 TDD toll free outside DC area: 1-800-669-3302 (file-a-charge information and publications)

Federal Communications Commission (FCC)

Consumer Information Bureau
 Federal Communications Commission (FCC)
 445 12th Street SW
Washington, DC 20554
 202-632-7553
 Toll free: 1-888-CALL-FCC (1-888-225-5322)
 Toll free TTY : 1-888-TELL-FCC (1-888-835-5322)
 E-mail: fccinfo@fcc.gov
 www.fcc.gov
 Public Inquiries, informal complaints, telephone and wireless

Cable Services Bureau
 Federal Communications Commission (FCC)
 445 12th Street SW
Washington, DC 20554
 Toll free: 1-888-CALL-FCC (1-888-225-5322)
 Toll free: 1-888-TELL-FCC (1-888-835-5322)
 E-mail: fccinfo@fcc.gov
 www.fcc.gov

★ Federal Deposit Insurance Corporation (FDIC) Consumer Affairs Section

Compliance and Consumer Affairs Division
 Federal Deposit Insurance Corporation (FDIC)



Selected Federal Agencies

550 17th St., NW
Washington, DC 20429
 202-942-3100
 Toll free: 1-800-934-FDIC
 TDD: 1-202-942-3147
 Fax: 202-942-3098
www.fdic.gov/consumers/questions/customer/index.html
 FDIC handles questions about deposit insurance coverage and complaints about FDIC-insured state banks which are not members of the Federal Reserve System.

Federal Emergency Management Agency (FEMA)

Federal Insurance Administration
 Federal Emergency Management Agency (FEMA)
 500 C Street, SW
Washington, DC 20472
 202-646-2780
 Toll free: 1-800-638-6620
 Fax: 1-800-742-3148
www.fema.gov

U.S. Fire Administration
 National Emergency Training Center (NETC)
 Federal Emergency Management Agency (FEMA)
 16825 South Seton Avenue
Emmitsburg, MD 21727
 301-447-1080 (National Fire Administration)
 202-646-1286 (Emergency Management Institute)
www.usfa.fema.gov

Office of Emergency Information and Media Affairs

Federal Emergency Management Agency (FEMA)
 202-616-1086
 Fax: 202-646-4086
 E-mail: eipa@fema.gov
 (general inquiries)
www.fema.gov/about/eima.htm

Office of Inspector General
 Federal Emergency Management Agency

(FEMA)
 Toll free: 1-800-323-8603
 (Government Waste Hotline)
www.fema.gov/IG

Response and Recovery Directorate

Federal Emergency Management Agency (FEMA)
 500 C Street, SW, Room 705

Washington, DC 20472
 202-646-3454
 TDD toll free: 1-800-462-7585

www.fema.gov/r-n-r
 Disaster victims living in presidentially-declared major disaster area can find out if they are eligible to apply for disaster assistance by calling: Toll free: 1-800-462-9029

Federal Maritime Commission

Office of Informal Inquiries and Complaints
 800 North Capitol Street, NW

Washington, DC 20573
 202-523-5807

Fax: 202-523-0014
 E-mail: josephf@fmc.gov
www.fmc.gov
 Regulatory agency maintaining statutory authority over ocean carriers and certain other entities, operating in the waterborne foreign commerce of the United States. Our assistance is available to consumers engaged in disputes with transporting carriers as well as with cruise operators.

Federal Reserve System

Division of Consumer and Community Affairs
 Board of Governors of the Federal Reserve System
 Federal Reserve System
 20th & C Street, NW
Washington, DC 20551
 202-452-3693 (complaints only)

202-452-3204 (public affairs)
 TDD: 202-452-3544
www.federalreserve.gov
 The Board of Governors handles consumer complaints about state-chartered banks and trust companies which are members of the Federal Reserve System.

★ Federal Trade Commission (FTC) Consumer Response Center

Federal Trade Commission (FTC)
 600 Pennsylvania Avenue, NW

Washington, DC 20580
 Toll free: 1-877-FTC-HELP (877-382-4357)

TDD/TTY: 202-326-2502
www.ftc.gov and www.consumer.gov.
 Consumer.gov offers one-stop access to consumer information from the federal government. The site is arranged topically and the information packaged intuitively. Each of the ten subject areas has subcategories that allow visitors to locate and link to the information quickly and easily.

★ General Services Administration

Business Service Centers

Toll free: 1-888-633-4472
www.gsa.gov
 These centers provide practical information on contracting procedures for small businesses wishing to do business with GSA. Call 1-888-633-4472 for information on how to reach the center serving your area or access the GSA web site at www.gsa.gov/oed.

Federal Consumer Information Center (FCIC)
Pueblo, CO 81009

719-948-4000
 Toll free: 1-888-8PUEBLO (catalog orders only)
www.pueblo.gsa.gov
 (access to the Catalog and all FCIC publications)
 CIC publishes the free **Consumer Information Catalog**, which lists more than 200 free and low-cost Federal booklets on a wide variety of consumer topics, and maintains a one-stop federal consumer information web site at www.pueblo.gsa.gov. For more information, see page 1.

Federal Information Center

Toll free: 1-800-688-9889
 TDD/TTY: 1-800-326-2996

Federal Information Relay Service (see page 29)

Surplus Federal Property Sales

GSA disposes of both personal property and real estate. GSA's Public Buildings Service sells most surplus government real estate. For information, you may call 1-800-472-1313 or access the GSA web site at: www.gsa.gov/pbs/pr/phome.htm.

GSA's Federal Supply Service manages the disposition of surplus Federal personal property. Such property may be (1) donated to public agencies or qualified nonprofit organizations, or (2) sold to the general public. For more information, you may access the GSA/FSS web site at www.fss.gsa.gov.

Government Printing Office (GPO) Government Publications

Government Printing Office
 P.O. Box 371954
Pittsburgh, PA 15250



Selected Federal Agencies

202-512-1800
Fax: 202-512-2250
E-mail: orders@gpo.gov
www.access.gpo.gov
GPO sells many Government publications and subscriptions of interest to consumers. GPO accepts orders by mail, telephone, fax, and e-mail, and operates 24 bookstores nationwide. For a free catalog of new and popular titles, which includes a list of the Government bookstores, write to: Free Catalog, P.O. Box 37000, Washington, DC 20013. To order publications and subscriptions, write to: Gov't Publications address in PA listed above.

National Archives and Records Administration

8th and Pennsylvania Ave., NW
Washington, DC 20408
202-501-5400
Fax: 202-501-5244

National Archives and Records Administration at College Park

8601 Adelphi Road
College Park, MD 20740-6001
301-713-6800
E-mail: inquire@nara.gov
www.nara.gov
NARA is an independent Federal agency that helps preserve our nation's history by overseeing the management of all Federal records. NARA's mission is to provide ready access to essential evidence that documents the rights of American citizens, the actions of Federal officials, and the national experience.

National Archives and Record Administration at Washington DC
700 Pennsylvania Avenue, NW

Washington, DC 20408
202-501-5403
E-mail: Joann.williamson@archinara.gov
www.nara.gov

National Council on Disability (NCD)

1331 F Street, NW
Suite 1050
Washington, DC 20004
202-272-2004
TDD: 202-272-2074
Fax: 202-272-2022
E-mail: mquigley@ncd.gov
www.ncd.gov
The National Council on Disability is an independent federal agency making recommendations to the President and Congress on policies affecting 54 million Americans with disabilities.

National Credit Union Administration

1775 Duke Street
Alexandria, VA 22314-3428
703-518-6330
www.ncua.gov
The National Credit Union Share Insurance Fund provides Federal insurance for nearly 13,000 credit unions.

National Labor Relations Board Office of the Executive Secretary

National Labor Relations Board
1099 14th Street, NW, Room 11600
Washington, DC 20570
202-273-1940
Fax: 202-273-4270
www.nlrb.gov

Nuclear Regulatory Commission (NRC) Office of Consumer Affairs

Office of Public Affairs
Nuclear Regulatory Commission (NRC)
Washington, DC 20555-0001
301-415-8200
Fax: 301-415-234
E-mail: opa@nrc.gov
www.nrc.gov
The NRC regulates the commercial use of nuclear materials and nuclear power in the U.S. to protect public health and safety.

Pension Benefit Guaranty Corporation

Customer Service Division
Pension Benefit Guaranty Corporation
1200 K Street, NW
Washington, DC 20005-4026
202-326-4100
Toll free: 1-800-400-PBGC
TDD: 202-326-4115
Fax: 202-326-4059
E-mail: webmaster@pbgc.gov
www.pbgc.gov

Postal Rate Commission Office of the Consumer Advocate (OCA)

Postal Rate Commission
1333 H Street, NW
Suite 300
Washington, DC 20268-0001
Fax: 202-789-6819
E-mail: prc-oca@prc.gov
www.prc.gov

The Commission holds hearings and makes recommendations to the Governors of the Postal Service on proposed changes in postal rates and mail classifications. The Office of the Consumer Advocate represents the interests of the general public in such cases. The Commission and the OCA are separate from the Postal Service and have no involvement

in mail delivery or service matters.

President's Committee on Employment of People with Disabilities

1331 F Street, NW
3rd Floor
Washington, DC 20004-1107
202-376-6200
TDD: 202-376-6205
Fax: 202-376-6219
E-mail: info@pcepd.gov
www.pcepd.gov

Railroad Retirement Board

844 North Rush Street
Chicago, IL 60611-2092
312-751-4500
Toll free: 1-800-808-0772 (Helpline)
TDD/TTY: 312-751-4701
Fax: 312-751-7154
E-mail: help@rrb.gov
www.rrb.gov
The Railroad Retirement Board is an independent agency in the executive branch of the Federal Government. The Board's primary function is to administer comprehensive retirement-survivor and unemployment-sickness benefit programs for the nation's railroad workers and their families, under the Railroad Retirement and Railroad Unemployment Insurance Acts.

★ Securities and Exchange Commission (SEC)

Office of Investor Education and Assistance
Securities and Exchange Commission
450 Fifth Street, NW
Washington, DC 20549-0213
202-942-7040 (information and complaints)
Toll free: 1-800-SEC-0330



Selected Federal Agencies

(for information and to order publications)
TDD: 202-628-9039
Fax: 202-942-9634 (information and complaints)
E-mail: help@sec.gov (information and complaints)
www.sec.gov

Small Business Administration (SBA)

Toll free: 1-800-U-ASK-SBA (827-5722) (information)
TDD: 704-344-6640
Fax: 202-205-7064
E-mail: answerdesk@sba.com
www.sba.gov
SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory.

Social Security Administration

Office of Public Inquiries
Social Security Administration
6401 Security Blvd.
Baltimore, MD 21235
Toll free: 1-800-772-1213 (24 hours)
www.ssa.gov
The Social Security Administration provides retirement, survivors and disability benefits, as well as, administers Supplemental Security Income (SSI) payments. To report Social Security or SSI fraud, call toll free: 1-800-269-0271.

Surface Transportation Board (STB)

1925 K Street, NW
Washington, DC 20423-0001
Complaints about railroad rates and services.

Office of Congressional and Public Services
Surface Transportation Board (STB)
1925 K Street, NW
Washington, DC 20423-0001
202-565-1592
Fax: 202-565-9016

Office of Press Services
Surface Transportation Board (STB)
1925 K Street, NW
Washington, DC 20423-0001
202-565-1596 (press releases)
Fax: 202-565-9016
Press Releases.

U.S. Postal Service

If you experience difficulty when ordering merchandise or conducting business transactions through the mail, or suspect that you have been the victim of a mail fraud or misrepresentation scheme, contact your postmaster or local Postal Inspector.

US Postal Inspection Service

U.S. Postal Service
475 L'Enfant Plaza
Washington, DC 20260
202-268-2284
Fax: 202-268-4365
www.usps.gov/postalinspectors
For consumer convenience, all post offices and letter carriers have postage-free Consumer Service Cards available for reporting mail problems and submitting comments and suggestions. If the problem cannot be resolved using the Consumer Service Card or through direct contact with the local post office, write or call:

Consumer Advocate
U.S. Postal Service
475 L'Enfant Plaza
Washington, DC 20260

202-268-2284
Fax: 202-268-2304
TDD: 202-268-2310
www.usps.gov

Better Business Bureaus

Better Business Bureaus (BBBs) are nonprofit organizations supported primarily by local business members. The focus of BBB activities is to promote an ethical marketplace by encouraging honest advertising and selling practices, and by providing alternative dispute resolution. BBBs offer a variety of consumer services. For example, they provide consumer education materials; answer consumer questions; provide information about a business, particularly whether or not there are unanswered or unsettled complaints or other marketplace problems; help resolve buyer/seller complaints against a business; including mediation and arbitration services; and provide information about charities and other organizations that are seeking public donations.

Once the BBB obtains from the consumer an accurate record of the dispute, the BBB will take up the complaint with the company involved. If the complaint cannot be satisfactorily resolved through communication with the business, the BBB may offer an alternative dispute settlement process, such as mediation or arbitration. BBBs do not judge or rate individual products or brands, handle employer/employee wage disputes or give legal advice.

If you need help with a consumer question or complaint, call your local BBB to ask about its services. Seven BBBs provide information via

1-900 telephone numbers that charge \$3.80 for the first 4 minutes, \$.95 per minute thereafter, with a maximum charge of \$9.50. Some numbers require a major credit card to access information and charge a flat fee of \$3.80. Or you can contact the BBB online at www.bbb.org for business and charity reports, scam alerts, and information about BBB programs and locations. BBBOnLine provides Internet users an easy way to verify the legitimacy and privacy practices of online businesses. Companies carrying the BBBOnLine reliability seal have been checked out by the BBB, and agree to resolve customer concerns regarding products promoted online. Visit www.bbbonline.org for a list of participating companies, and for information about the BBBOnLine privacy seal.

The Council of Better Business Bureaus, the umbrella organization for the BBBs, can assist with complaints about the truthfulness of national advertising claims, including children's advertising; provide reports on national soliciting charities; and help to settle warranty disputes with automobile manufacturers through the BBB AUTO LINE program. In addition to the BBBs listed below, there are 16 BBBs in Canada. The Council of Better Business Bureaus can give you the addresses for Bureaus in Canada.

★ Council

Council of Better Business
Bureaus, Inc.
4200 Wilson Boulevard
Arlington, VA 22203
703-276-0100
Fax: 703-525-8277
www.bbb.org

Bureaus

Alabama

1210 South 20th Street
Birmingham, AL 35205
205-933-5550
205-558-2238
Fax: 205-558-2239
E-mail: info@birmingham-al.bbb.org
www.birmingham-al.bbb.org

118 Woodburn
Dothan, AL 36305
334-794-0492
Toll free in AL: 1-800-824-5274
Fax: 334-794-0659

205 South Seminary Street
Suite 114
Florence, AL 35630
256-740-8223
Fax: 256-740-8219
www.northalabama.bbb.org

107 Lincoln Street, NE
P.O. Box 383
Huntsville, AL 35804
256-533-1640
256-539-2118
Toll free: 1-800-239-1642 (N.
Alabama only)

Fax: 205-533-1177
E-mail:
info@northalabama.bbb.org
www.northalabama.bbb.org

100 North Royal Street
P.O. Box 2008 (36652-2008)
Mobile, AL 36602
334-433-5494
Fax: 334-438-3191
E-mail: info@bbbsouthal.org
www.bbbaouthal.org

Alaska

2805 Bering Street, Suite 5
P.O. Box 93550
Anchorage, AK 99503-3819
907-562-0704



Better Business Bureaus

Fax: 907-562-4061
E-mail: info@bbb.org
www.alaska.bbb.org

542 Fourth Avenue Suite 217
Fairbanks, AK 99701
907-451-0222
Fax: 907-451-0228

Arizona

4428 North 12th Street
Phoenix, AZ 85014-4585
602-264-1721
Toll free: 1-877-291-6222
(520 Area Only)
Fax: 602-263-0997
E-mail: info@phoenix.bbb.org
www.phoenix.bbb.org

3620 North 1st Avenue, Suite 136
Tucson, AZ 85719
520-888-5353
Toll free in S. AZ: 1-800-696-2827
Fax: 520-888-6262
www.tucson.bbb.org

Arkansas

1415 South University
Little Rock, AR 72204-2605
501-664-7274
Toll free: 1-800-682-8448
Fax: 501-664-0024
E-mail: arkbbb@aol.com
www.arkansas.bbb.org

California

705 18th Street
P.O. Box 1311
Bakersfield, CA 93301-1311
661-322-2074
Fax: 661-322-8318
E-mail: info@bakersfield.bbb.org
www.bakersfield.bbb.org

315 North LaCadena
P.O. Box 970
Colton, CA 92324
909-835-6069
Fax: 909-835-6246
E-mail: info@la.bbb.org
www.bbbsouthland.org

2519 West Shaw, #106
Fresno, CA 93711
559-222-8111

Fax: 559-228-6518
www.fresno.bbb.org

3727 West Sixth Street, Suite 607
Los Angeles, CA 90020
213-368-3850
909-426-0813
Fax: 213-251-9986
www.la.bbb.org

510 Broadway, Suite 200
Millbrae, CA 94030
650-552-9222
Fax: 650-652-1748
E-mail: info@sanmateo.bbb.org
www.sanmateo.bbb.com

510 16th Street, Suite 550
Oakland, CA 94612-1584
510-238-1000
Fax: 510-238-1018
www.bbb.goldengate.org

550 W. Orangethorpe Avenue
Placentia, CA 92870
714-985-8900
Fax: 714-985-8900
www.la.bbb.org

400 S Street
Sacramento, CA 95814-6997
916-443-6843
Fax: 916-443-0376
E-mail: info@sacramento.bbb.org
www.sacramento.bbb.org

5050 Murphy Canyon Road
Suite 110
San Diego, CA 92123
858-496-2131
Fax: 858-496-2141
www.sandiego.bbb.org

2100 Forest Avenue, Suite 110
San Jose, CA 95128
408-278-7400
Fax: 408-278-7444
www.bbbsilicon.org

213 Santa Barbara Street
P.O. Box 129 (93102-0129)
Santa Barbara, CA 93102
805-963-8657
Toll free: 1-800-493-8817 (805 area only)
Fax: 805-962-8557
www.santabarbara.bbb.org

11 South San Joaquin Street
Suite 803
Stockton, CA 95202-3202
209-948-4880
Fax: 209-465-6302
E-mail: info@stockton.bbb.org
www.stockton.bbb.org

Colorado

25 North Wahsatch
P.O. Box 7970
Colorado Springs, CO 80903
719-636-1155
Fax: 719-636-5078
E-mail: carole@coloradosprings.bbb.org
www.coloradosprings.bbb.org

1780 South Bellaire
Suite 700
Denver, CO 80222-4350
303-758-2100 (automated)
303-758-0057 (9-4 M-F mst)
Fax: 303-758-8321
E-mail: info@denver.bbb.org
www.denver.bbb.org

1730 South College Avenue
Suite 303
Fort Collins, CO 80525
970-224-4222
970-484-1348
Fax: 970-221-1239
E-mail: info@rockymtn.bbb.org
www.rockymnt.bbb.org

119 West 6th Street
Suite 203
Pueblo, CO 81003
719-542-6464
E-mail: info@pueblo.bbb.org
www.pueblo.bbb.org

Connecticut

Parkside Building
821 North Main Street Ext.
Wallingford, CT 06492-2420
203-269-2700
Fax: 203-269-3124
www.connecticut.bbb.org

Delaware

1010 Concord Avenue, Suite 101
Wilmington, DE 19802
302-594-9200

Better Business Bureaus

Fax: 302-594-1052

E-mail: info@wilmington.bbb.org
www.wilmington.bbb.org

District of Columbia

1411 K Street, NW, Suite 1000
Washington, DC 20005-3406
202-393-8000

Fax: 202-393-1198

E-mail: info@dc.bbb.org
www.dc.bbb.org

Florida

151 S. Wymore Road, Suite 100
Altamonte Springs, FL 32714
407-621-3300

Toll free in FL: 1-800-275-6614

Fax: 407-786-2625

www.orlando.bbb.org

5830 142nd Avenue North
Suite B (34620)

P.O. Box 7950

Clearwater, FL 33758-7950

727-535-5522 (Pinellas County)

Toll free in FL: 1-800-525-1447

Fax: 727-530-5863

www.clearwater.bbb.org

7820 Arlington Expressway, #147
Jacksonville, FL 32211

904-721-2288

Toll free in FL: 1-800-940-1315

Fax: 904-721-7373

E-mail: bbbnfla@bellsouth.net

www.bbbnortheastflorida.org

921 East Gadsden (32501)

P.O. Box 1511

Pensacola, FL 32597-1511

850-429-0002

Toll free: 1-800-729-9226 (FL only)

Fax: 850-429-0006

www.northwestflorida.bbb.org

1950 SE Port St. Lucie Boulevard
Suite 211

Port St. Lucie, FL 34952

561-686-2200

561-878-2010

Toll free: 1-800-834-1267

Fax: 561-868-2775

E-mail: westpalm@gte.net

www.westpalm.bbb.org

2924 N. Australian Avenue

West Palm Beach, FL 33407

561-686-2200

Fax: 561-686-2775

E-mail: westpalm@gte.net

www.westpalm.bbb.org

Georgia

101 1/2 South Jackson, Suite E

P.O. Box 808 (31702)

Albany, GA 31701

912-883-0744

Fax: 912-438-8222

P.O. Box 2707

100 Edgewood Avenue, NE

Suite 1012

Atlanta, GA 30303

404-688-0443

Fax: 404-688-8901

E-mail: info@atlanta.bbb.org

www.atlanta.bbb.org

301 7th Street (30901)

P.O. Box 2087

Augusta, GA 30903-2085

706-722-1574

Fax: 706-724-0969

www.augusta-ga.bbb.org

208 13th Street

P.O. Box 2587

Columbus, GA 31902-2587

706-324-0712

Fax: 706-324-2181

E-mail: info@columbus-ga.bbb.org

www.columbus-ga.bbb.org

277 Martin Luther King Jr.
Boulevard, Suite 102

Macon, GA 31201-3495

912-742-7999

Fax: 912-742-8191

E-mail: info@macon.bbb.org

www.macon.bbb.org

6606 Abercorn Street, Suite 108-C
Savannah, GA 31405

912-354-7521 (9 am-1 pm, M-Th)

Fax: 912-354-5068

E-mail: savannahcb@gte.net

www.savannah.bbb.org

Hawaii

1132 Bishop Street, Suite 1507

Honolulu, HI 98613-2822

808-536-6956

Fax: 808-523-2335

E-mail: info@hawaii.bbb.org

www.hawaii.bbb.org

Idaho

4619 Emerald St., Suite A2

Boise, ID 83706

208-342-4649

Toll free: 1-800-218-1001 (ID only)

Fax: 208-342-5116

www.boise.bbb.org

1575 South Blvd.

Idaho Falls, ID 83404-5926

208-523-9754

Fax: 208-524-6190

E-mail: bbb-if@srv.net

www.idahofalls.bbb.org

Illinois

330 North Wabash Avenue

Suite 2006

Chicago, IL 60611

312-832-0500

Fax: 312-832-9985

www.chicago.bbb.org

3024 West Lake, Suite 200

Peoria, IL 61615-3770

309-688-3741

Fax: 309-681-7290

E-mail: bbb@heart.net

www.peoria.bbb.org

810 East State Street, 3rd Floor

Rockford, IL 61104

815-963-2222

Fax: 815-963-0329

www.chicago.bbb.org

Indiana

722 West Bristol Street, Suite C

Elkhart, IN 46515-0405

219-262-9884

Fax: 219-266-2026

E-mail: bbbelk@sbtinfi.net

www.elkhart.bbb.org

1139 Washington Square

Evansville, IN 47715

Better Business Bureaus

812-473-0202
Fax: 812-473-3080
E-mail: info@evansville.bbb.org
www.evansville.bbb.org

1203 Webster Street
Fort Wayne, IN 46808-3493
219-423-4433
Fax: 219-423-3301
E-mail: info@fortwayne.bbb.org
www.fortwayne.bbb.org

22 East Washington Street
Suite 200
Victoria Center
Indianapolis, IN 46204-3584
317-488-2222
Fax: 317-488-2224
E-mail: indycb@get.net
www.indianapolis.bbb.org

6111 Harrison Street, Suite 101
Merriville, IN 46410
219-980-1511
219-769-8053
Fax: 219-554-2123
E-mail: info@gary.bbb.org

207 Dixie Way North, Suite 130
South Bend, IN 46637-3360
219-277-9121
Fax: 219-273-6666

Iowa

852 Middle Road, Suite 290
Bettendorf, IA 52722-4100
319-355-6344
Toll free: 1-800-222-1600 (IA only)
Fax: 319-355-0306
www.desmoines.bbb.org

505 5th Avenue, Suite 950
Des Moines, IA 50309-2375
515-243-8137
Toll free: 1-800-222-1600 (in IA)
Fax: 515-243-2227
E-mail: info@dm.bbb.org
www.desmoines.bbb.org

505 6th Street, Suite 300
Sioux City, IA 51101
712-252-4501
Fax: 712-252-0285
www.bb.org

Kansas

501 Southeast Jefferson, Suite 24
Topeka, KS 66607-1190
785-232-0454
Fax: 785-232-9677
E-mail: info@topeka.bbb.org
www.topeka.bbb.org

328 Laura
PO Box 11707 (67202-1707)
Wichita, KS 67211
316-263-3146
Toll free in KS: 1-800-856-2417
E-mail: info@wichita.bbb.org
www.wichita.bbb.org

Kentucky

1460 Newtown Pike
Lexington, KY 40511
606-259-1008
Toll free in KY: 1-800-866-6668
Fax: 606-259-1639
E-mail: info@lexington.bbb.org
www.lexington.bbb.org

844 South Fourth Street
Louisville, KY 40203-2186
502-583-6546
Toll free in KY: 1-800-388-2222
Fax: 502-589-9490
E-mail: business@ky-in.bbb.org
www.ky-in.bbb.org

Louisiana

5220C Rue Verdun
Alexandria, LA 71303
318-473-4494
Toll free in LA: 1-800-256-2225
Fax: 318-473-8906
www.alexandria-la.bbb.org

748 Main Street
Baton Rouge, LA 70802-5526
225-346-5222
Fax: 225-346-1029
E-mail: info@batonrouge.bbb.org
www.batonrouge.bbb.org

5953 West Park Avenue
Suite 4005
Houma, LA 70364
504-868-3456
Toll free in LA: 1-800-259-9766
Fax: 504-876-7664
www.houma.bbb.org

100 Huggins Road
Lafayette, LA 70506
337-981-3497
Fax: 337-981-7559
E-mail: lafayecb@gte.net
www.lafayette.bbb.org

3941-L Ryan Street (70605)
P.O. Box 7314
Lake Charles, LA 70606-7314
337-478-6253
Fax: 318-474-8981
E-mail: info@lakecharles.bbb.org
www.lakecharles.bbb.org

141 Desiard Street
Suite 808
Monroe, LA 71201
318-387-4600
Toll free in Northeast LA only:
1-800-960-7756
Fax: 318-361-0461
E-mail: info@monroe.bbb.org
www.monroe.bbb.org

1539 Jackson Avenue, Suite 400
New Orleans, LA 70130-5843
504-581-6222
Fax: 504-524-9110
E-mail: info@neworleans.bbb.org
www.neworleans.bbb.org

3612 Youree Drive
Shreveport, LA 71105
318-861-6417
Toll free in LA: 1-800-372-4222
Fax: 318-861-6426
E-mail: info@shreveport.bbb.org
www.shreveport.bbb.org

Maine

812 Stevens Avenue
Portland, ME 04103
207-878-2715
Fax: 207-797-5818
www.bosbbb.org

Maryland

2100 Huntingdon Avenue
Baltimore, MD 21211-3215
410-347-3990
Fax: 410-347-3936
www.baltimore.bbb.org

Better Business Bureaus

Massachusetts

20 Park Plaza, Suite 820
Boston, MA 02116-4344
617-426-9000
Fax: 617-426-7813
www.bosbbb.org

293 Bridge Street, Suite 409
Springfield, MA 01103-1402
413-734-3114
Fax: 413-734-2006
www.springfield-ma.bbb.org

32 Franklin Street
Worcester, MA 01608
508-755-2548
Fax: 508-754-4158
www.worcester.bbb.org

Michigan

40 Pearl, NW, Suite 354
Grand Rapids, MI 49503
616-774-8236
Toll free: 1-800-684-3222
Fax: 616-774-2014
E-mail: bbbinfo@iserv.net
www.grandrapids.bbb.org

30555 Southfield Road, Suite 200
Southfield, MI 48076-7751
248-644-9100
Fax: 248-644-5026
E-mail: info@detroit.bbb.org
www.detroit.bbb.org

Minnesota

2706 Gannon Road
St. Paul, MN 55116-2600
651-699-1111
Toll free: 1-800-646-6222
Fax: 651-699-7665
www.mnd.bbb.org

2706 Gannon Road
St. Paul, MN 55116-2600
651-699-1111
Toll free: 1-800-646-6222
Fax: 651-699-7665
www.mnd.bbb.org

Mississippi

4500 I-55 North, Suite 291
P.O. Box 12745
Jackson, MS 39236-2745

601-987-8282
Toll free: 1-800-987-8280 (in MS)
Fax: 601-987-8285
E-mail:
president@bbbmississippi.org
www.bbbmississippi.org

Missouri

306 East 12th Street, Suite 1024
Kansas City, MO 64106-2418
816-421-7800
Fax: 816-472-5442
E-mail: kancitcb@gttr.net
www.kansascity.bbb.org

205 Park Central East, Suite 509
Springfield, MO 65806
417-862-4222
Fax: 417-869-5544
E-mail: info@springfield-mo.bbb.org
www.springfield-mo.bbb.org

12 Sunnen Drive, Suite 121
St. Louis, MO 63143
314-645-3300
Fax: 314-645-2666
E-mail: bbbstl@stlnet.com
www.stlouis.bbb.org

Nebraska

3633 O Street, Suite 1
Lincoln, NE 68510
402-436-2345
Fax: 402-476-8221
E-mail: info@lincoln.bbb.org
www.lincoln.bbb.org

2237 North 91st Court
Omaha, NE 68134
402-391-7612
Fax: 402-391-7535
E-mail: ethics@omahabbb.org
www.omaha.bbb.org

Nevada

5595 W. Spring Mountain Road
Las Vegas, NV 89146-8810
702-440-3003
Fax: 702-320-4560
www.vegas.bbb.org

P.O. Box 21269
Reno, NV 89515-1269

775-322-0657
Toll free in NV: 1-888-350-4222
Fax: 775-322-8163
www.reno.bbb.org

New Hampshire

410 South Main Street, Suite 3
Concord, NH 03301-3483
603-224-2621
603-225-5186
Fax: 603-228-9035
E-mail: bbb@conknet.com
www.concord.bbb.org

New Jersey

400 Lanidex Plaza
Parsippany, NJ 07054-2797
973-581-1616
Fax: 973-581-7022
www.parsippany.bbb.org

1721 Route 37 East
Toms River, NJ 08753-8239
732-270-5577
Fax: 732-270-6739

1700 Whitehorse-Hamilton
Square, Suite D-5
Trenton, NJ 08690-3596
609-588-0808
Fax: 609-588-0546
www.trenton.bbb.org

16 Maple Avenue
P.O. Box 303
Westmont, NJ 08108-0303
856-854-8467
Toll free in NJ: 1-800-585-0499
Fax: 856-854-1130
E-mail: info@westmont.bbb.org
www.westmont.bbb.org

New Mexico

2625 Pennsylvania NE, Suite
12050
Albuquerque, NM 87110-3657
505-346-0110
Fax: 505-346-0696
Toll free in NM: 1-800-873-2224
E-mail: bureau@bbbnm.com
www.albqbbb.org

308 North Locke
Farmington, NM 87401-5855

Better Business Bureaus

505-326-6501
Toll free in NM & CO: 1-800-748-3223
Fax: 505-327-7731
www.farmington.bbb.org

New York

Upstate New York Regional Office
741 Delaware
Buffalo, NY 14202
716-881-5222
Toll free in NY: 1-800-828-5000
Fax: 716-883-5349
E-mail:
granelli@upstatenybbb.org

266 Main Street
Farmingdale, NY 11735-2618
516-420-0760
www.newyork.bbb.org

30 Glenn Street
White Plains, NY 10603-3213
914-428-1230
Toll free: 1-800-555-4222
E-mail: mhbbb@westnet.com
www.newyork.bbb.org

North Carolina

One West Pack Square
Suite 1200
Asheville, NC 28801-3408
828-253-2392
Toll Free: 800-452-2882 (NC only)
Fax: 828-252-5039
E-mail: info@asheville.bbb.org
www.asheville.bbb.org

5200 Park Road, Suite 202
Charlotte, NC 28209-3650
704-527-0012
Fax: 704-525-7624
www.charlotte.bbb.org

3608 West Friendly Avenue
Greensboro, NC 27410-4895
336-852-4240
Toll free in Central NC: 1-800-888-9493
Fax: 336-852-7540
E-mail:
info@greensboro.bbb.org
www.greensboro.bbb.org

3125 Poplarwood Court, Suite 308
Raleigh, NC 27604-1080
919-872-9240
Fax: 919-954-0622
E-mail: info@raleigh.bbb.org
www.raleigh-durham.bbb.org

500 West 5th Street, Suite 202
Winston-Salem, NC 27101
336-725-8348
Toll free in NC: 1-800-777-8348
Fax: 336-777-3727
E-mail: bbb@nwnccbbb.com
www.nwnccbbb.org

Ohio

222 West Market Street
Akron, OH 44303-2111
330-253-4590
Fax: 330-253-6249
E-mail: info@akron.bbb.org
www.akron.bbb.org

1434 Cleveland Avenue, NW
(44703)
P.O. Box 8017
Canton, OH 44711-8017
330-454-9401
Toll free in OH and WV: 1-800-362-0494
Fax: 330-456-8957
E-mail: info@canton.bbb.org
www.canton.bbb.org

898 Walnut Street
Cincinnati, OH 45202
513-421-3015
Fax: 513-621-0907
E-mail: info@cincinnati.bbb.org
www.cincinnati.bbb.org

2217 East 9th Street, Suite 200
Cleveland, OH 44119
216-241-7678
E-mail: info@cleveland.bbb.org
www.cleveland.bbb.org

1335 Dublin Road
Suite 30 A
Columbus, OH 43215
614-486-6336
Toll free: 1-800-759-2400
Fax: 614-486-6631
E-mail: info@columbus-ohbbb.org
www.columbus-ohbbb.org

40 West Fourth Street
Suite 1250
Dayton, OH 45402
937-222-5825
Toll free: 1-800-776-5301
Fax: 973-222-3338
E-mail: info@dayton.bbb.org
www.dayton.bbb.org

219 North McDonel (45801)
P.O. Box 269
Lima, OH 45802-0269
419-223-7010
Fax: 419-229-2029
E-mail: bbb@wcoil.com
www.wcoho.bbb.org

3103 Executive Parkway
Suite 200
Toledo, OH 43606-1312
419-531-3116
Fax: 419-578-6001
E-mail:
dobbs1919@accesstoledo.com
www.toledo.bbb.org

P.O. Box 1495
Youngstown, OH 44501-1495
330-744-3111
330-744-3112
Fax: 330-744-7336
www.youngstownbbb.org

Oklahoma

17 South Dewey Avenue
Oklahoma City, OK 73102-2400
405-239-6081
Fax: 405-235-5891
www.oklahomacity.bbb.org

6711 South Yale, Suite 230
Tulsa, OK 74136-3327
918-492-1266
Fax: 918-492-1276
E-mail: info@tulsabbb.org
www.tulsa.bbb.org

Oregon

333 SW Fifth Avenue, Suite 300
Portland, OR 97204
503-226-3981
Fax: 503-226-8200
E-mail: info@wwbbb.org
www.orwwwa.bbb.org

Better Business Bureaus

Pennsylvania

Capital Division
29 East King Street, Suite 322
Lancaster, PA 17602
717-291-1151
215-448-3870
Fax: 717-291-3241
E-mail: lancbbb@juno.com
www.bbb.org

1608 Walnut Street
Suite 600

Philadelphia, PA 19103
215-985-9313
215-893-9235
215-893-3869
Fax: 215-893-9312
E-mail:
info@philadelphia.bbb.org
www.easternpa.bbb.org

300 6th Avenue, Suite 100-UL
Pittsburgh, PA 15227
412-456-2700
Fax: 412-456-2739
E-mail: info@pittsburgh.bbb.org
www.pittsburgh.bbb.org

PO Box 993
129 North Washington Ave
Scranton, PA 18501-0993
570-342-9129
Fax: 570-342-1282
E-mail: info@nepa.bbb.org
www.nepa.bbb.org

Puerto Rico

P.O. Box 363488
San Juan, PR 00936-3488
787-756-5400 (8:30 am-4:30 pm)
Fax: 787-758-0095
E-mail: info@sanjuan.bbb.org
www.sanjuan.bbb.org

Rhode Island

120 Lavan Street
Warwick, RI 02888
401-785-1212
www.rhodeisland.bbb.org

South Carolina

2330 Devine Street (29205)
P.O. Box 8326
Columbia, SC 29202-8326

803-254-2525
Fax: 803-779-3117
E-mail: info@columbia.bbb.org
www.columbia.bbb.org

307-B Falls Street
Greenville, SC 29601-2829
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www.greenville.bbb.org

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Suite 101
Myrtle Beach, SC 29577-1601
843-626-6881
Fax: 843-626-7455
E-mail: mrtlebcbb@gte.net
www.carolina.bbb.org

Tennessee

777 Holston Drive, Suite 205
PO Box 1178
Blountville, TN 37617
423-325-6616
Fax: 423-325-6621

1010 Market Street, Suite 200
Chattanooga, TN 37402-2614
423-266-6144
Fax: 423-267-1924
E-mail: tngabbbb@gte.net
www.chattanooga.bbb.org

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Knoxville, TN 37923-0377
423-692-1600
Fax: 423-692-1590
E-mail: info@knoxville.bbb.org
www.knoxville.bbb.org

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(38120)
P.O. Box 17036
Memphis, TN 38187-0036
901-759-1300
Fax: 901-757-2997
E-mail: info@bbbmidsouth.org
www.midsouth.bbb.org

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Fax: 615-250-4245

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www.nashville.bbb.org

Texas

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Abilene, TX 79605
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Fax: 915-691-0309
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www.abilene.bbb.org

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Amarillo, TX 79105-1905
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www.amarillo.bbb.org

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Fax: 409-838-6858
www.southeasttexas.bbb.org

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P.O. Box 3868 (77805)
Bryan, TX 77802
409-260-2222
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www.dallas.bbb.org

Northwest Plaza, Suite 1101
El Paso, TX 79901
915-577-0191
Fax: 915-577-0209

Better Business Bureaus

E-mail: bbbops@elp.rr.com
www.elpaso.bbb.org

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Fort Worth, TX 76102-5978
817-332-7585
Toll free in N. TX: 1-800-621-8566
Fax: 817-882-0566
E-mail: bbb@ftworthbbb.org
www.fortworth.bbb.org

5225 Katy Freeway, Suite 500
Houston, TX 77007
713-868-9500
713-867-4944 (Spanish)
713-862-4946
Fax: 713-867-4947
E-mail: bbbinfo@bbhou.org
www.bbbhou.org

916 Main Street, Suite 800
Lubbock, TX 79401-3410
806-763-0459
Fax: 806-744-9748
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www.bbbsouthplains.org

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P.O. Box 60206
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915-563-1880
Toll free: 1-800-582-4433 (TX only)
Fax: 915-561-9435
www.midland.bbb.org

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P.O. Box 3366
San Angelo, TX 76902-3366
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E-mail: sanangcb@gte.net
www.sanangelo.bbb.org

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San Antonio, TX 78217-5296
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www.sanantonio.bbb.org

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(75701)
P.O. Box 6652
Tyler, TX 75701
903-581-5704
Toll free in TX: 1-800-443-0131

Fax: 903-534-8644
E-mail: bbb2tyler.net
www.tyler.bbb.org

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Fax: 254-755-7774
www.waco.bbb.org

609 International Blvd. (78596)
P.O. Box 69
Weslaco, TX 78599-0069
956-968-3678
Fax: 956-968-7638
www.weslaco.bbb.org

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Suite 900
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www.hamptonroadsbbb.org

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www.centralvirginia.bbb.org

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Roanoke, VA 24011-1301
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www.roanoke.bbb.org

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4800 South 188th Street, Suite 222 (98188)
P.O. Box 68926
Sea Tac, WA 98168-8926
206-431-2222
Fax: 206-431-2211
E-mail: info@wwbbb.org
www.seatac.bbb.org

508 West 6th Avenue, Suite 401
Spokane, WA 99204-2730
509-455-4200
Toll free: 1-800-356-1007
Fax: 509-838-1079
E-mail: info@spokane.bbb.org
www.spokane.bbb.org

32 North 3rd Street, Suite 410
P.O. Box 1584
Yakima, WA 98901
509-248-1326
Toll free in WA: 1-800-877-3152
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www.yakima.bbb.org

Wisconsin

740 North Plankinton Avenue
Milwaukee, WI 53203-2478
414-273-1600
Toll free in WI: 1-800-213-1002
Fax: 414-224-0081
www.wisconsin.bbb.org

National Consumer Organizations

These organizations define their missions as consumer assistance, protection and/or advocacy. The descriptions below are based on information they provided. The services they provide vary. Those that assist individuals with marketplace problems are specified. Otherwise, these organizations do not assist consumers with individual complaints, although many are interested in hearing from consumers about problems, issues and trends in

connection with their advocacy and consumer education activities. Most, though not all, develop and distribute consumer education and information materials; several are professional associations primarily or exclusively concerned with improving consumer protection or customer service; and many are engaged in advocacy of consumer interests before government, the courts and the news media. Where informational or educational materials are offered, there may be a charge;

★ AARP

Consumer Issues Section
601 E Street, NW
Washington, DC 20049
202-434-6030
Fax: 202-434-6466

The Consumer Issues unit is charged by AARP to examine those consumer problems and issues that impact the financial security of people 50 years of age and older, and to help its members protect themselves from marketplace fraud and deception. To this end, Consumer Issues stays abreast of current and breaking consumer developments, and employs a variety of strategies to inform AARP members.

Alliance Against Fraud in Telemarketing and Electronic Commerce (AAFTEC)

National Consumers League
1701 K Street, NW
Suite 1200
Washington, DC 20006
202-835-3323
Fax: 202-835-0747
E-mail: info@nclnet.org
www.nclnet.org

The alliance, coordinated by the National Consumers League, is a coalition of public interest groups, trade associations, labor unions,

businesses, law enforcement agencies, educators, and consumer protection agencies. AAFTEC members promote efforts to educate the public about telemarketing and Internet fraud, and how consumers can shop safely by phone and online.

American Council on Consumer Interests (ACCI)

240 Stanley Hall
University of Missouri
Columbia, MO 65211
573-882-3817
Fax: 573-884-6571
E-mail: acc@showme.missouri.edu
www.consumerinterests.org

Serving the professional needs of consumer educators, researchers, and policymakers, ACCI publications and educational programs foster the production, synthesis, and dissemination of information in the consumer interest.

American Council on Science and Health (ACSH)

1995 Broadway
2nd Floor
New York, NY 10023-5860
212-362-7044
Fax: 212-362-4919
E-mail: acsh@acsh.org
Web site: www.acsh.org

A nonprofit public education group, ACSH has the goal to provide consumers with up-to-date scientifically sound information on the relationship between human health and chemicals, foods, lifestyles, and the environment. Booklets and special reports on a variety of topics are available, as is a quarterly magazine, *Priorities*.

Center for Science in the Public Interest (CSPI)

1875 Connecticut Avenue, NW
Suite 300
Washington, DC 20009
202-332-9110
Fax: 202-265-4954
E-mail: cspi@cspinet.org
www.cspinet.org

A nonprofit, membership organization, CSPI conducts research, education, and advocacy on nutrition, health, food safety and related issues, and publishes the monthly *Nutrition Action Healthletter* as well as other consumer information materials.

Center for the Study of Services

733 15th Street, NW
Washington, DC 20005
202-347-7283
Fax: 202-347-4000
www.checkbook.org

National Consumer Organizations

Nonprofit organization that publishes books and pamphlets to help consumers select doctors, hospitals, and health plans. Publishes pamphlets and offers services to help consumers get good prices on new cars. Publishes information and maintains on-line database to help consumers shop for good prices and desired features in big-ticket products — audio-video, major appliances, sporting goods, tires, home-office, etc.

Coalition Against Insurance Fraud

1010 Vermont Avenue, N.W. Suite 510
Washington, DC 20005
202-393-7330
Fax: 202-393-7329
www.InsuranceFraud.org
The Coalition Against Insurance Fraud is a national alliance of consumer groups, government agencies, and insurance companies dedicated to combating all forms of insurance fraud through advocacy and public information. It conducts research, develops public education programs and publishes a consumer brochure, *How to Avoid Becoming a Victim of Insurance Fraud*, which is available upon request. It also refers consumers to appropriate agencies to report incidences of insurance fraud.

Community Nutrition Institute (CNI)

910 17th Street, NW, Suite 413
Washington, DC 20006
202-776-0595
Fax: 202-776-0599
E-mail: cni@unidial.com
www.unidial.com/~cni
An advocate for programs and services to enable consumers to enjoy a diet that is adequate, safe, and healthy, CNI also works to increase citizen participation in the state and Federal policy and administrative processes to achieve these goals. CNI publishes *Nutrition Week*, a newsletter covering nutrition and food safety issues, as well as related legislative and regulatory actions.

Congress Watch

215 Pennsylvania Avenue, SE
Washington, DC 20003
202-546-4996
Fax: 202-547-7392
E-mail: congresswatch@citizen.org
www.citizen.org
An arm of Public Citizen, Congress Watch works for consumer-related legislation, regulation, and policies in such areas as health and safety, and campaign financing, and has publications available on the issues with which it deals.

Consumer Action

717 Market Street, Suite 310
San Francisco, CA 94103
415-777-9635 (consumer complaint hotlines)
213-623-8327 (hotline)
TTY: 415-777-9456
Fax: 415-777-5267
E-mail: info@consumer-action.org
www.consumer-action.org
Consumer Action assists consumers with marketplace problems. An education and advocacy organization specializing in credit, finance, and telecommunications issues, Consumer Action offers a multi-lingual consumer complaint hotline, free information on its surveys of banks and long-distance telephone companies, and consumer education materials in as many as eight languages. Community based organizations can receive these free publications in bulk.

Consumer Alert

1001 Connecticut Avenue, NW
Suite 1128
Washington, DC 20036
202-467-5809
Fax: 202-467-5814
E-mail: info@consumeralert.org
www.consumeralert.org
Consumer Alert's mission is to inform the public about the consumer benefits of competitive enterprise and to expose the flawed economic, scientific and risk data that underlie certain public policies. Consumer Alert has an active program of consumers with information to help them make every day

decisions. The constituent of Consumer Alert is the real consumer who pays the bills.

Consumer Federation of America (CFA)

1424 16th Street, NW, Suite 604
Washington, DC 20036
202-387-6121
Fax: 202-265-7989
www.consumerfed.org
Comprised of more than 240 organizations representing a membership exceeding 50 million consumers, CFA is a consumer advocacy and education organization. Issues on which it currently represents consumer interests before Congress and Federal regulatory agencies include telephone service, insurance and financial services, product safety, indoor air pollution, health care, product liability, and utility rates. It develops and distributes studies of various consumer issues, as well as consumer guides in book and pamphlet form. In addition, CFA publishes several newsletters.

Consumers for World Trade (CWT)

2000 L Street, NW, Suite 200
Washington, DC 20036
202-785-4835
Fax: 202-416-1734
E-mail: cwt@cwt.org
www.cwt.org
A nonprofit organization, CWT supports trade expansion and liberalization to promote economic growth and increase consumer choice and price competition in the marketplace. Various publications are available.

Families USA Foundation

1334 G Street, NW, Suite 300
Washington, DC 20005-3169
202-628-3030
Fax: 202-347-2417
E-mail: info@familiesusa.org
www.familiesusa.org
A national, nonprofit membership organization committed to comprehensive reform of health and long-term care, Families USA works to

National Consumer Organizations

educate and mobilize consumers on health care issues. In addition to its two grass roots advocacy networks--asap!, a network of health and long-term care reform activists, and HealthLink USA, a nationwide health reform computer network for public interest groups--Families USA develops and distributes reports and other materials on health and long-term care issues.

HALT: An Organization of Americans for Legal Reform

1612 K Street, NW, Suite 510
Washington, DC 20006
202-887-8255
Toll free: 1-888-367-4258
Fax: 202-887-9699
E-mail: halt@halt.org
www.halt.org
HALT's mission is to enable Americans to handle their legal affairs affordably, equitably, and simply. HALT publishes a series of self-help legal manuals, operates a legal information clearinghouse, and advocates for legal reforms which will benefit consumers.

Health Research Group (HRG)

1600 20th Street, NW
Washington, DC 20009
202-588-1000
www.citizen.org/hrg
A division of Public Citizen, HRG works for protection against unsafe foods, drugs, medical devices, and workplaces, and advocates for greater consumer control over personal health decisions. A monthly Health Letter and a monthly letter on prescription drugs are available.

Jump\$tart Coalition for Personal Financial Literacy

919 18th Street, NW
Washington, DC 20006
202-466-8604
Toll free: 1-888-338-2283
Fax: 202-223-0321
E-mail: info@jumpstartcoalition.org
www.jumpstart.org

The Coalition's direct objective is to encourage curriculum enrichment to ensure that basic personal financial management skills are attained during the K-12 educational experience.

National Association of Consumer Agency Administrators (NACAA)

1010 Vermont Avenue, NW
Suite 514
Washington, DC 20005
202-347-7395
Fax: 202-347-2563
E-mail: nacaa@erols.com
www.nacaanet.org
An association of the administrators of local, state, and Federal Government consumer protection agencies, NACAA provides training programs, public policy studies and conferences, professional publications, and other member services.

National Coalition for Consumer Education (NCCE)

c/o National Consumers League
1701 K Street NW, Suite 1200
Washington, DC 20006
202-835-3323
Fax: 202-835-0747
E-mail: ncce@nclnet.org
www.lifesmarts.org
NCCE is a coalition coordinated by the National Consumers League. It develops and provides educational materials and resources to consumer educators through a network of state coordinators. The coalition sponsors LifeSmarts, a game-show competition open to all teens in the United States who are in the 9th through 12th grade.

National Community Reinvestment Coalition (NCRC)

733 15th Street, NW, Suite 540
Washington, DC 20005
202-628-8866
Fax: 202-628-9800
E-mail: member@ncrc.org
www.ncrc.org

NCRC was founded in 1990 with the goal of ending discriminatory banking practices and increasing the flow of private capital and credit into underserved communities across the country. NCRC has over 600 members in every state and major city in America as well as in many smaller cities and rural areas.

National Consumer Law Center (NCLC)

18 Tremont Street
Boston, MA 02108
617-523-8010
Fax: 617-523-7398
E-mail: consumerlaw@nclc.org
www.consumerlaw.org
NCLC is an advocacy and research organization focusing on the needs of low-income consumers. It represents the interests of consumers in court, before administrative agencies, and before legislatures. The Center also publishes *Surviving Debt: A Guide for Consumers* and the *Consumer Credit and Sales Legal Practice Series* consisting of thirteen desk reference manuals for attorneys.

National Consumers League

1701 K Street NW
Suite 1200
Washington, DC 20006
202-835-3323
Fax: 202-835-0747
E-mail: info@nclnet.org
www.nclnet.org
Founded in 1899, the mission of the NCL is to identify, protect, represent, and advance the economic and social interests of consumers and workers. The league is a nonprofit membership organization working for health, safety, and fairness in the marketplace and workplace. Current principal issue areas include consumer fraud, food and drug safety, fair labor standards, child labor, health care, the environment, financial services and telecommunications. The league develops and distributes consumer education materials and newsletters.

National Consumer Organizations

National Fraud Information Center/Internet Fraud Watch (NFIC/IFW)

P.O. Box 65868
Washington, DC 20035
Toll free: 1-800-876-7060 (9 a.m. - 5 p.m. M-F EST: TDD available)
TDD/TTY: 202-835-0778
Fax: 202-835-0767
www.fraud.org
NFIC/IFW assists consumers with recognizing and filing complaints about telemarketing and Internet fraud. A project of the National Consumers League, the hotline provides consumers with information to help them avoid becoming victims of fraud, and assistance in relaying consumers' reports about telemarketing and Internet to the appropriate law enforcement agencies. Spanish-speaking counselors available.

National Institute for Consumer Education (NICE)

559 Gary Owen Building
Eastern Michigan University
Ypsilanti, MI 48197
734-487-2292
Fax: 734-487-7153
E-mail: gwen.reichbach@emich.edu
www.nice.emich.edu
NICE is a consumer education resource and professional development center for K-12 classroom teachers, business, government, labor, and community educators. NICE conducts training programs, develops teaching guides and resource lists, and manages a national clearinghouse of consumer education materials, including videos, software programs, textbooks, and curriculum guides.

Public Citizen, Inc.

1600 20th Street, NW
Washington, DC 20009
202-588-1000
Fax: 202-588-7799
www.citizen.org
A national, nonprofit membership organization representing consumer interests through lobbying, litigation, research, and publications.

Public Citizen represents consumer interests in Congress, the courts, government agencies, and the media. Primary current areas of interest include product liability, health care delivery, safe medical devices and medications, open and ethical government, and safe and sustainable energy use.

Self Help for Hard of Hearing People (SHHH)

7910 Woodmont Ave., Suite 1200
Bethesda, MD 20814
301-657-2248
TTY: 301-657-2249
Fax: 301-913-9413
www.shhh.org
The largest international consumer organization devoted to serving the interests of consumers with hearing loss through self help, advocacy, and education. Publishes *Hearing Loss: The Journal of Self Help for Hard of Hearing People*.

★ Society of Consumer Affairs Professionals in Business (SOCAP)

801 North Fairfax Street, Suite 404
Alexandria, VA 22314
703-519-3700
Fax: 703-549-4886
E-mail: socap@socap.org
www.socap.org
An international professional organization, SOCAP provides training, conferences and publications to encourage and maintain the integrity of business in transactions with consumers; to encourage and promote effective communication and understanding among business, government and consumers; and to define and advance the consumer affairs profession.

U.S. Public Interest Research Group (U.S. PIRG)

218 D Street, SE
Washington, DC 20003-1900
202-546-9707
Fax: 202-546-2461
E-mail: uspirg@pirg.org
www.pirg.org

U.S. PIRG is the national lobbying office for the state public interest research groups. The PIRGs are consumer environmental advocacy groups active in many states across the country. U.S. PIRG works on a variety of consumer and environmental protection issues, including bank fees, credit bureau abuses, clean air and clean water, right to know, campaign finance reform, and various other issues. U.S. PIRG does not handle individual consumer complaints directly but measures complaint levels to gauge the need for remedial legislation.

United Seniors Health Cooperative (USHC)

409 Third Street, S.W. Suite 200
Washington, DC 20024-3212
202-479-6973
Fax: 202-479-6660
E-mail: ushc@erols.com
www.ushc-online.org
USHC is a nonprofit membership organization that provides consumer tested information to help seniors achieve good health, independence, and financial security. Publications include books on long-term care planning, managing health care finances, and choosing an HMO. Professionals working with low-income persons of all ages will find USHC's benefit screening software valuable for a quick, comprehensive determination of a person's eligibility for public benefits and assistance programs.



Trade and Professional Associations

Companies that manufacture similar products or offer similar services often belong to industry associations. These associations help resolve problems between their member companies and consumers. Most also provide consumer information and education materials through publications and on their web sites.

If you have a problem with a company and cannot resolve it by working directly with that firm, ask if the company is a member of an association. Then, check this section to see if the association is listed. If the association is not included here, your local library has reference materials to help you find the appropriate contact.

Accrediting Council for Independent Colleges and Schools (ACICS)

750 First Street, NE, Suite 980
Washington, DC 20002
202-336-6780
Fax: 202-842-2593
E-mail: acics@acics.org
www.acics.org
Association of accredited career schools training in business and business-related subjects.

★ **American Financial Services Association (AFSA) Education Foundation**

Susie Irvine, Executive Director
919 Eighteenth Street, NW
Washington, DC 20006
202-466-8611
E-mail: susie@afsamail.org
www.afsaef.org
The AFSA Education Foundation develops personal money management educational materials to help the public understand the credit process, seek help if credit problems occur, and realize the benefits of responsible money management.

America's Community (ACB)

900 19th Street, NW, Suite 400
Washington, DC 20006
202-857-3103
Fax: 202-296-8716
E-mail: info@acbankers.org
www.acbankers.org
ACB is the national trade association for 2,000 savings and community financial institutions and related business firms. ACB makes information developed by its members on consumer financial services, housing, finance, and community development available free of charge.

American Apparel Manufacturers Association

Joan McNeal, Director, Member and Industry Relations
2500 Wilson Blvd., Suite 301
Arlington, VA 22201
703-524-1864
Toll free: 1-800-520-2262
E-mail: jmcneal@americanapparel.org
www.americanapparel.org
Membership: Manufacturers of clothing.

American Arbitration Association

Toni Griffin, Vice President
Corporate Communications
355 Madison Avenue 10th FL
New York, NY 10017
Toll free: 1-800-778-7879
www.adr.org
A nonprofit public service organization with 37 regional offices across the country. Provides consumer information on request. Check local telephone directory for listing. If there is no office in your area, write or call the office listed above.

American Automobile Manufacturers Association

1401 H Street, NW
Washington, DC 20005
202-326-5500
Fax: 202-326-5546
The American Automobile Manufacturers Association members are Chrysler Corporation, Ford Motor Company, and General Motors Corporation. The association provides industry statistics and educational material on issues affecting the automobile industry.

American Bankers Association

1120 Connecticut Ave., NW
Washington, DC 20036
202-663-5000
Fax: 202-663-7578
www.aba.com
The American Bankers Association is the largest banking trade association in the country. Its membership includes community, regional, and money center banks as well as savings associations, trust companies, and savings banks. It will provide consumer education materials on request.

American Bar Association

Jack Hanna, Director, Section on Dispute Resolution
740 15th Street, NW
Washington, DC 20005
202-662-1680
Fax: 202-662-1683
E-mail: dispute@abanet.org
www.abanet.org/dispute
Publishes a directory of state and local alternative dispute resolution programs. Provides consumer information on request.

★ **American Council of Life Insurers**

1001 Pennsylvania Avenue, NW, Suite 500 South
Washington, DC 20004-2599
202-624-2000
Toll free: 1-800-942-4242 (consumer helpline)
Fax: 202-624-2319
Trade association of over 500 insurance companies that provide life insurance, pensions and annuities, long-term care, and disability income insurance.

Trade and Professional Associations

American Health Care Association

1201 L Street, NW
Washington, DC 20005-4014
202-842-4444
Toll free: 1-800-321-0343 (purchase publications only)
Fax: 202-842-3860
www.ahca.org
Membership: State associations of long-term health care facilities. Also, associate business membership program for health related businesses.

American Institute of Certified Public Accountants

Lisa Snyder, Director, Professional Ethics Division
Harborside Financial Center
201 Plaza III
Jersey City, NJ 07311-3881
201-938-3175
Fax: 201-938-3367
E-mail: lsnyder@aicpa.org
Membership: Professional organization of accountants certified by the states and territories.

American Orthotic and Prosthetic Association

Robert T. Van Hook, CAE, Executive Director
1650 King Street, Suite 500
Alexandria, VA 22314
703-836-7116
Fax: 703-836-0838
www.opoffice.org
The American Orthotic and Prosthetic Association is a national trade association committed to providing high quality, unprecedented business services and products to O&P professionals. Since our founding in 1917, we have worked diligently to establish ourselves as the voice for O&P businesses. AOPA membership consists of over 1800 O&P companies, suppliers, and affiliates who design, fabricate, fit and supervise the use of orthoses (orthopedic braces) and prostheses (artificial limbs).

American Society of Travel Agents, Inc.

Linda High, Director, Consumer Affairs
1101 King Street, Suite 200

Alexandria, VA 22314
703-739-8739 (consumer hot line)
Fax: 703-684-8319
www.astanet.com
Membership: Travel agents.

American Textile Manufacturers Institute

Gail Raiman, Director, Communications Division
1130 Connecticut Avenue, NW
Suite 1200
Washington, DC 20036
202-862-0500
www.atmi.org
Membership: Textile plants which produce a variety of textile products, including fabrics for apparel, home furnishings and industrial fabrics.

American Toy Institute

Marisa Gordon, Asst. Communications Director
1115 Broadway, Suite 400
New York, NY 10010
212-675-1141
Fax: 212-633-1429
www.toy-tma.com
Membership: American toy manufacturers.

Better Hearing Institute (BHI)

P.O. Box 1840
Washington, DC 20013
703-644-3391
Toll free: 1-800-EAR-WELL
Voice/TDD: 1-888-HEAR-HELP
Fax: 703-684-6048
E-mail: MAIL@betterhearing.org
www.betterhearing.org
A nonprofit educational organization, BHI informs persons with impaired hearing and the general public about hearing loss and available help through medicine, surgery, amplification, and other rehabilitation. Membership: professionals and others who help persons with impaired hearing.

Blue Cross and Blue Shield Association

Consumer Affairs
1310 G Street, NW
12th Floor
Washington, DC 20005
202-626-4780
Fax: 202-626-4833
www.bluecross.com

Membership: Local Blue Cross and Blue Shield plans in the United States, Canada and Jamaica.

Boat Owners Association of The United States, BOAT/ U.S.

Caroline Ajootian, Director, Consumer Protection Bureau
880 South Pickett Street
Alexandria, VA 22304-0730
703-823-9550
www.boatus.com
The Consumer Protection Bureau serves as a mediator in disputes between boat owners and the marine industry, BOAT/U.S. also works closely with the U.S. Coast Guard to monitor safety defect problems.

Career College Association (CCA)

10 G Street NE
Suite 750
Washington, DC 20002
202-336-6700
E-mail: briann@career.org
www.career.org
Membership: Career-specific post secondary education institutions.

Carpet and Rug Institute

Kathryn Sellers, Director of Communications
301 Holiday Avenue
PO Box 2048
Dalton, GA 30720
706-278-3176
Toll free: 1-800-882-8846
Fax: 706-278-8835
www.carpet-rug.com
Membership: Manufacturers of carpets, rugs, bath mats; suppliers of raw materials and services to the industry.

Cemetery Consumer Service Council

Robert Fells, Assistant Secretary
P.O. Box 2028
Reston, VA 20195-0028
703-391-8407
Fax: 703-391-8416
Industry-sponsored dispute resolution program. Other consumer information about cemetery practices and rules available on request.

Trade and Professional Associations

★ Certified Financial Planner Board of Standards

Janis McCubbrey, Manager
Consumer Relations
Communication and Consumer Services

1700 Broadway, Suite 2100
Denver, CO 80290-2101
303-830-7500

Toll free: 1-888-237-6275

Fax: 303-860-7388

E-mail: mail@cfp-board.org

www.CFP-Board.org

The CFP Board is a nonprofit professional regulatory organization founded in 1985 to benefit the public by fostering professional standards in personal financial planning. Individuals who meet rigorous certification requirements are licensed by the CFP Board to use its federally registered trademarks CFP® and Certified Financial Planner®. Consumers can call the CFP Board or visit its web site to confirm that a planner is authorized to use the CFP trademarks, to learn if the CFP Board has publicly disciplined a planner, or to lodge a complaint against a CFP practitioner. The Board also provides consumer education information on financial planning, choosing a financial planner and other relevant topics.

Children's Advertising Review Unit (CARU)

Council of Better Business Bureaus, Inc.

845 Third Avenue
New York, NY 10022
212-705-0124

Fax: 212-308-4743

www.caru.org

Handles consumer complaints about truth and accuracy of advertising directed to children under 12 years of age.

Consumer Electronics Manufacturers Association (CEMA)

Consumer Affairs

2500 Wilson Boulevard
Arlington, VA 22201-3834
703-907-7600

Fax: 703-907-7601

www.cemacity.org

CEMA is a sector of the Electronics Industries Alliance (EIA), the trade organization representing all facets of electronics manufacturing.

CEMA represents U.S. manufacturers of audio, video, mobile electronics, communication, information and multimedia products and accessories which are sold through consumer channels.

Credit Union National Association (CUNA)

Eva Cry, Information Manager
5710 Mineral Point Road
Madison, WI 53701

608-232-8256

Fax: 608-232-8240

E-mail: ecry@cuna.com

www.cuna.org

Serves more than 90% of credit unions through credit union leagues in all 50 states and the District of Columbia. Credit unions are cooperative non-profit financial institutions owned and controlled by members; they belong to credit union leagues, which belong to CUNA.

★ Direct Marketing Association (DMA)

Consumer Affairs

1111 19th Street, NW, Suite 1100
Washington, DC 20036

202-955-5030

Fax: 202-955-0085

E-mail: consumer@the-dma.org

www.the-dma.org

Membership: Companies who market goods and services directly to consumers using direct mail, catalogs, telemarketing, magazine and newspaper ads, and broadcast on-line advertising. DMA operates the Consumer Line, Mail Preference Service and Telephone Preference Service.

ConsumerLine

1111 19th Street, NW, Suite 1100
Washington, DC 20036

202-955-5030

Fax: 202-955-085

E-mail: consumer@the-dma.org

www.the-dma.org

Handles complaints regarding both DMA members and non-members.

Mail Preference Service

P.O. Box 9008

Farmingdale, NY 11735-9008

Handles written requests for name removal from most national advertising mailing lists.

Sweepstakes Helpline

1111 19th Street NW
Washington, DC 20036

202-861-2475

E-mail: sweepstakes@the-dma.org
Handles complaints related specifically to sweepstakes advertising, including complaints from caregivers of older consumers.

Telephone Preference Service
P.O. Box 9014

Farmingdale, NY 11735-9014

Handles written requests for name and telephone number removal from most national telemarketing lists. E-

E-Mail Preference Service (e-MPS)
www.e-mps.org

This free service allows consumers to reduce the amount of unsolicited commercial email they receive.

Direct Selling Association (DSA)

1666 K Street, NW, Suite 1010
Washington, DC 20006-2387

202-293-5760

Fax: 202-463-4569

E-mail: info@dsa.org

www.dsa.org

Membership: Companies that manufacture and distribute consumer products person-to-person and through home-party plans using independent salespeople. All members comply with the DSA Code of Ethics which protects consumers of direct selling products as well as the sellers of the products and opportunities.

Distance Education and Training Council

Cindy Donahue, Meeting Coordinator

1601 18th Street, NW
Washington, DC 20009

202-234-5100

E-mail: detc@detc.org

Membership: Home study (correspondence) schools.

Financial Planning Association (FPA)

(a merger between International Association of Financial Planners and Institute of Certified Financial Planners), Offices in Denver, Atlanta, and Washington DC
801 E. Florida Avenue
Suite 708
Denver, CO 80210
303-759-4900

Trade and Professional Associations

Toll free: 1-800-282-PLAN (consumer line)
E-mail: fpa@fpanet.org
www.fpanet.org
The Financial Planning Association (FPA) is the membership organization for the financial planning community. It is a merger of IAFP and ICFP. Its 28,000+ members are dedicated to supporting the financial planning process in order to help people achieve their goals and dreams. FPA believes that everyone needs objective advice to make smart financial decisions and that when seeking the advice of a financial planner, the planner should be CFP® licensee. FPA provides consumers with names of CFP® professionals in their local area via an 800# or its web site. Helpful information and brochures are also available.

★ Food Marketing Institute (FMI)

655 15th Street N.W. Suite 700
Washington, DC 20005
202-452-8444
www.fmi.org
FMI conducts programs in research, education, industry relations and public affairs on behalf of its members - grocery retailers and wholesalers.

Insurance Information Institute

Jeanne Salvatore, Vice President,
Consumer Affairs
Communications
110 William Street
New York, NY 10038
212-669-9241
Toll free: 1-800-331-9146
E-mail: jeannes@iii.org
www.iii.org
The National Insurance Consumer Helpline is a resource for consumers with automobile, homeowners and life insurance questions. The Helpline is open Monday through Friday from 8 a.m. to 8 p.m., eastern time. Spanish-speaking operators also available.

Monument Builders of North America

Greg Patzer, Executive Vice President
3158 South River Road, Ste 224
Des Plaines, IL 60018
847-803-8800

Fax: 847-803-8823
www.monumentbuilders.org
Membership: Cemetery monument retailers, manufacturers and wholesalers; bronze manufacturers and suppliers. Consumer brochures available on request.

National Advertising Division (NAD)

Andrea C. Levine, Director
A Division of the Council of Better Business Bureaus, Inc.
845 Third Avenue, 17th Floor
New York, NY 10022
212-754-1320
Fax: 212-832-1296
Handles complaints about the truth and accuracy of national advertising.

National Association of Consumer Protection Investigators (NACPI)

Cynthia Francis, NACPI President
c/o Arizona Attorney General's Office
400 West Congress, Suite 315
Tucson, AZ 85701
NACPI provides training and support for consumer protection investigators in government agencies at all levels. NACPI does not investigate individual consumer complaints, but helps investigators share information of mutual concern.

National Association of Funeral Directors

P.O. Box 486
Elm Grove, WI 53122-9486
Toll free: 1-800-662-7666
Third party dispute resolution program for complaints regarding funeral homes.

National Association of Home Builders

William Young, Director
Consumer Affairs/Public Liaison
1201 15th Street, NW
Washington, DC 20005
202-822-0409
Toll free: 1-800-368-5242 (outside DC metro area)
www.nahb.com
Membership: Single and multi family home builders, commercial builders and others associated with the building industry.

National Association of Insurance Commissioners (NAIC)

David Wetmore, Director
Federal and International Relations
444 North Capitol St, NW #701
Washington, DC 20001
202-624-7790
Fax: 202-624-8579
www.naic.org
NAIC is the organization of insurance regulators from the 50 states, the District of Columbia and the four U.S. territories. One of its primary functions is consumer protection. It produces a number of guides which are distributed to insurance departments and directly to consumers upon request.

National Association of Personnel Services (NAPS)

Diane Callis, President
3133 Mt. Vernon Avenue
Alexandria, VA 22305
703-684-0180
Fax: 703-684-0071
www.napsweb.org
Membership: Private employment agencies.

National Association of Professional Insurance Agents

Ted Besesparis, Director
Public Relations
400 North Washington Street
Alexandria, VA 22314
703-836-9340
Fax: 703-836-4933
E-mail: tedbe@pianet.org
www.PIANET.com
Provides consumers practical advice on personal insurance buying through its national outreach program.

National Association of Security Dealers

Office of Dispute Resolution
125 Broad Street
36th Floor
New York, NY 10004
212-858-4400
Fax: 212-858-4429
Third-party dispute resolution for complaints about over-the-counter stocks and corporate bonds.



Trade and Professional Associations

National Food Processors Association

Brian Folkerts, Vice President of Government Affairs and Communications
1401 New York Avenue, NW
Washington, DC 20005
202-639-5900
Fax: 202-639-5932
E-mail: nfpa@nfpa-food.org
www.nfpa-food.org
Membership: Commercial packers of such food products as fruit, vegetables, meat, poultry, seafood, and canned, frozen, dehydrated, pickled and other preserved food items.

★ **National Futures Association**

Laura Oatney, Director
Public Affairs and Education
200 West Madison Street
Chicago, IL 60606-3447
312-781-1370
Toll free: 1-800-621-3570 (outside IL)
Fax: 312-781-1467
E-mail: loatney@nfa.futures.org
www.nfa.futures.org
Contact NFA regarding disputes with futures commission merchants, commodity trading advisors, commodity pool operators, introducing brokers, and associated individuals.

★ **National Home Equity Mortgage Association**

Jeffrey Zeltzer, Executive Director
1301 Pennsylvania Ave., NW
Suite 500
Washington DC 20004
202-347-1210
Fax: 202-347-1171
E-mail: jzeltzer-de@nhema.org
www.nhema.org
Founded in 1974, NHEMA is committed to keeping consumers informed and able to take advantage of the benefits afforded by home equity mortgages. Today, NHEMA represents 350 member companies in all 50 states, employing tens of thousands of people and providing needed credit to millions of Americans.

National Institute for Automotive Service Excellence (ASE)

Nancy White, Director
Communications
13505 Dulles Technology Drive
Suite 2
Herndon, VA 20171-3421
703-713-3800
Fax: 703-713-0727
E-mail: nwhite@asecert.org
www.asecert.org
ASE is an independent, national nonprofit organization founded in 1972 to help improve the quality of automotive service and repair through the voluntary testing and certification of automotive repair professionals. More than 424,000 ASE-certified technicians work in dealerships, independent repair shops, service stations, auto parts stores, fleets and schools. ASE publishes several consumer publications about auto maintenance and repair.

National Turkey Federation

Sherrie Rosenblatt, Director,
Department of Public Relations
1225 New York Avenue, Suite 400
Washington, DC 20005
202-898-0100
Fax: 202-898-0203
E-mail: info@turkeyfed.org
www.eatturkey.com
Membership: Turkey growers, hatcheries, breeders, processors, marketers, and allied industry firms and poultry distributors.

North American Securities Administrators Association, Inc. (NASAA)

10 G Street, NE
Suite 710
Washington, DC 20002
202-737-0900
Fax: 202-783-3571
E-mail: general@nasaa.org
www.nasaa.org
NASAA is an international organization devoted to investor protection. Its membership consists of the 66 state, provincial and territorial securities administrators in the 50 states, the District of Columbia, Canada, Mexico and Puerto Rico. In the United States, NASAA is the

voice of the 50 state securities agencies responsible for the grassroots investor protection, investor education and efficient capital formation.

Photo Marketing Association

Craig Halverson, Assistant Executive Director
3000 Picture Place
Jackson, MI 49201
517-788-8100
Toll free: 1-800-762-9287
Fax: 517-788-8371
E-mail: chalverson@pmai.org
www.pmai.org
Membership: Retailers of photo equipment, film and supplies; firms developing and printing film.

Soap and Detergent Association

Jane Meyer, Director of Consumer Education
475 Park Avenue South
New York, NY 10016
212-924-2944
Fax: 212-924-3052
www.sdahq.org
Membership: manufacturers of soap, detergents, fatty acids and glycerine; raw materials suppliers.

Tire Association of North America

11921 Freedom Drive, Suite 550
Reston, VA 20190
703-736-8082
Toll free: 1-800-876-8372
Membership: Independent tire dealers and retreaders.

United States Tour Operators Association (USTOA)

Robert Whitley, President
342 Madison Avenue, Suite 1522
New York, NY 10173
212-599-6599
Fax: 212-599-6744
E-mail: USTOA@aol.com
Membership: Wholesale tour operators, common carriers, suppliers, and providers of travel services.

U.S. Military Consumer Services Programs

Military personnel and their families who are seeking help with consumer problems or financial questions should go directly to their local base's Family Support Center or Community Service Center. Hundreds of Centers worldwide offer assistance in financial and family counseling; consumer, family, and career education; and personal financial planning. Help is also available regarding handling consumer complaints, preparing your income tax, and dealing with emergency financial problems. If you cannot locate a Center, contact your respective military branch's Family Support or Community Service Center headquarters listed below:

Navy Family Service Center

Ed Roscoe, Consumer Affairs
Program Manager
Chief of Naval Personnel
2 Navy Annex
Washington, DC 20370-6620
703-693-0804 (Fachon Reed, PFM
Manager)
Toll free: 1-800-368-5056 (Consumer
Affairs)
Fax: 901-874-2630

Air Force Family Matters Office

David Rothwell, Chief
HQ USAF/DPPFF

1040 Air Force Pentagon, Room
5C238
Washington, DC 20330-1040
703-697-4720
Fax: 703-695-4083

Marine Corps Personnel Services

Marine Corps Community Services
Dave Neely, Director
HqDN, HqMC, Henderson Hall, Bldg
29
1555 S. Southgate Road
Arlington, VA 22214-5023
703-614-7205
Fax: 703-614-7209
www.usmc-mccs.org

U.S. Coast Guard Work/Life Program

Robert Skewer, Director
Commandant, U.S. Coast Guard
2100 Second St. SW, Room 6320
Washington, DC 20593
202-267-6263
Fax: 202-267-4798

U.S. Army Community and Family Support Center

Army Community Service
4700 King Street
Alexandria, VA 22302-4418

U.S. Military Commissary and Exchange Offices

Consumers who shop at military commissaries and exchanges and who have a question or problem should contact the local manager before contacting the regional offices in this section. If your problem is not resolved at the local level, then write or call the regional office nearest you. Be sure to discuss the problem with the local and regional offices before contacting the national headquarters of a commissary or exchange.

Army and Air Force Exchange Service

Central Region

Chuck McDonald, Supervisor
Customer Relations
P.O. Box 660202
Dallas, TX 75266-0202
214-312-3531
Toll free: 1-800-527-6790
Fax: 214-312-2754
www.aafes.com

Northeast Region

P.O. Box 660320

Dallas, TX 75266-0320
972-277-7103
Fax: 972-277-7115
www.aafes.com

Southeast Region

P.O. Box 650320
Dallas, TX 75265-0447
972-277-7303
Fax: 972-277-7315
www.aafes.com

U.S. Headquarters

Barry Bates, Commander

Army and Air Force Exchange
Service Headquarters
P.O. Box 660202
Dallas, TX 75266-0202
214-312-3531
Fax: 214-312-2754
www.aafes.com

Western Region

P.O. Box 650320
Dallas, TX 75265-0429
972-277-7403
Fax: 972-277-7415
www.aafes.com

U.S. Military Commissary and Exchange Offices

Coast Guard Exchange System

Central Region

Judy Kelly, Retail Operations Manager

Captain Otto Graham Retail
13920 West Parkway Drive
Cleveland, OH 44135-4500
216-671-3267

Fax: 216-522-4098

E-mail: Jkelly@CG-Exchange

Corporate Headquarters

Office of Exchange & Moral
Loren A. Tschohl, Chief
870 Greenbrier Circle, Tower II
Chesapeake, VA 23320-2681
757-420-2480 ext 3014

Fax: 757-420-0286

E-mail: Cmoore@CG-Exchange.com

Western Region

400 Sand Island Parkway
Honolulu, HI 96819-4326
808-541-2469

Fax: 808-832-2566

E-mail: Lyatogo@CG-Exchange.com

Defense Commissary Agency

DeCA Headquarters

Robert J. Counter, Jr., Director
1300 E Avenue

Fort Lee, VA 23801-1800
804-734-8717

Fax: 804-734-8244

www.commissaries.com

Eastern Region

Charles Wiker, Director
Eastern Region

5151 Bonney Road, Suite 201
Virginia Beach, VA 23462-4314
757-462-3500

Fax: 757-462-3565

www.deca.mil

Eastern Region, Northern Area

Dennis A. Syracuse, Vice President
Northern Area Office
Huber Road, Building 2257
Fort George C. Meade, MD 20755-5220

301-677-9782

301-677-9823

Toll free: 1-800-987-7295

Fax: 301-677-9222

Eastern Region, Southern Area

Owen Boutelle, Vice President
60 West Maxwell Blvd.

Maxwell Air Force Base, AL 36112-6307

334-953-6318

334-953-6319

Fax: 334-953-2346/3725

www.commissaries.com

Midwest Region

300 AFComS Way, Bldg. 3030

Kelly Air Force Base, TX 78241-6132

210-925-6655

Fax: 210-925-2619

www.dtic.mil/deca

Southwest Region

Dwight Waterman, Store Director
DECA El Toro Commissary
Building 694, P.O. Box 96017

Irvine, CA 92619-3490

949-726-3079

Fax: 949-726-4330

www.deca.mil

Western Pacific Region

Roy Speight, Director
3401 Acacia Street

Building 950

McClellan AFB, CA 95652-1154

916-569-4697 (command secretary)

Fax: 916-569-4695

Marine Corps Exchange Service

Penny Nichols-Stell, Head
Business Operations

Henderson Hall

P.O. Box 4009, Bldg. 26

Arlington, VA 22204-0009

703-979-8420

Fax: 703-979-0972

Harry Sherman, Director, Retail
Marine Corps Logistics Base

Bldg. 319

Barstow, CA 92311-5003

760-256-8974

Fax: 760-256-7027

Ben W. King, Director
Marine Corps Air Station
P.O. Box 55018

Beaufort, SC 29904-5018

843-228-7627

Fax: 843-228-7077

Glen Wilson, Manager
Marine Corps Base

Bldg. 84

Camp Lejeune, NC 28542-5003

910-451-3170

Fax: 910-451-2907

E-mail: wilsoncg@lejuene.usmc.kil

Joe Allison, Retail Director
Marine Corps Base

Bldg. 1108

Camp Pendleton, CA 92055-5020

760-725-6233

Toll free: 1-800-375-NCCS (National)

Fax: 760-385-0446

www.mccscamppendlton.com

Hal LaDrew, Manager
Marine Corps Air Station
Bldg. 3918

Cherry Point, NC 28533-5009

252-447-7041

Fax: 252-447-2922

Pat Sasaki, Senior Buyer, Purchasing Office

P.O. Box 63073

Building 1404

Kanehoe Bay, HI 96863-3073

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